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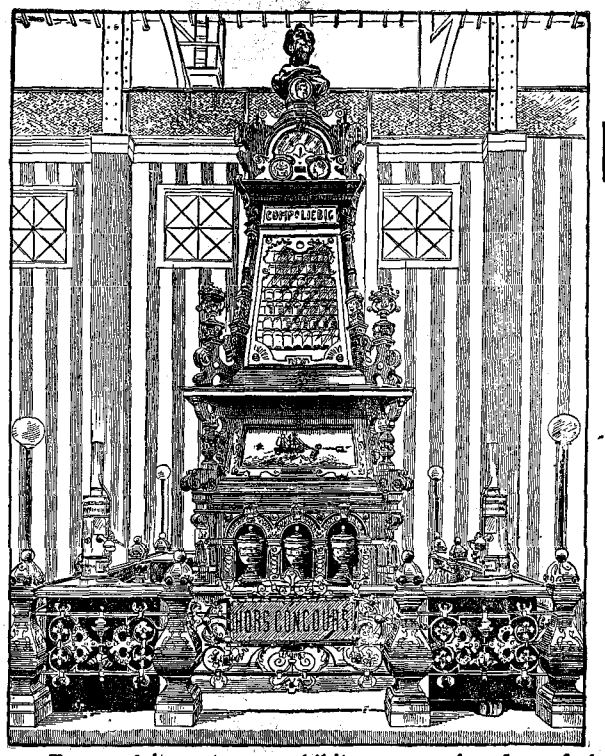

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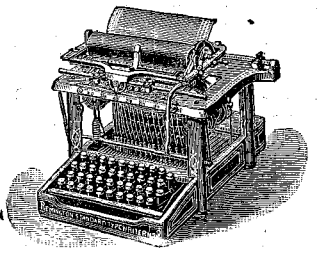

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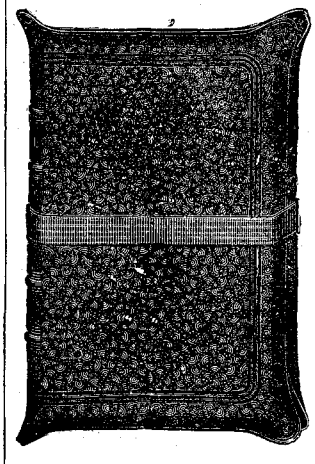

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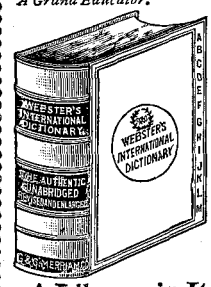

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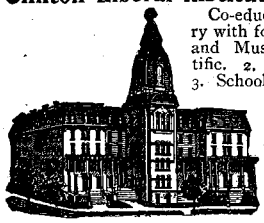

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The Forum

SEPTEMBER, 1893.

A CENTURY'S STRUGGLE FOR SILVER.

WHEN the articles of Confederation went into force in the month of March, 1781, the Continental Congress, for the first time in its existence, was given power to coin money and regulate the value thereof. The need of such regulation was great; for there was at that day no national coinage; no uniform circulating medium, no legal tender, no common money of account. In the towns and cities along the seaboard the currency was composed of paper bills put out by the States and confined in circulation to the limits of the States wherein they were printed; of loan office certificates, indents and continental notes issued by authority of Congress and passing at different rates of discount at different places; and to some extent of specie made up of the coins of England, France, Portugal and Spain.

Back from the seaboard and especially along the frontier debts were generally paid in produce or lumber; barter was the chief medium of exchange; and, if any standard of value existed, it was a bushel of wheat, or a gallon of whiskey; a bundle of skins, or a hundredweight of tobacco. The money of account used by the Congress was the Spanish milled dollar and its fractions. The money of account used by the States, the merchants and the people was the pound and its fractions. But neither the pound nor the dollar had a common value the country over, for each expressed a very different value in New England and in New York; in Pennsylvania and in the South. To make matters worse, not a doubloon nor a moidore, not a guinea nor a crown, not a joe, not a sixpence, not a gold or silver coin of any denomination passed current by tale; for all had been so clipped or plugged that no one would take them save by weight.

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To cure the evils produced by so disordered a currency and replace it gradually by a national and uniform circulating medium was no easy matter, and was not accomplished in fifty years. The work however was begun in 1782 by the Continental Congress calling on its Superintendent of Finance to report a table of rates at which foreign coins should be received at the post offices and the treasury, for as Congress could not lay a tax of any kind no federal custom houses existed. Robert Morris was Secretary of Finance and instead of merely reporting a table of rates, he took occasion to lay before Congress some wholesome advice on the subject of a national currency. He told it that credit could not be established, that business could not flourish, that industrial enterprises could not be securely carried on till a uniform currency existed; that what was wanted was not a table of the relative values of foreign coins, but a standard of our own by which in future to estimate them; in a word a national coinage.

Having heard the report Congress took no action. But the idea was not abandoned and by 1786 matters had gone so far that a unit had been chosen, the names and denomination of many of our present coins selected, and an ordinance passed establishing a mint and regulating the alloy of coin. The ordinance however was never put into force. The balance of trade was heavily against the States. To settle this balance the foreign coins were gathered up and shipped to London, and the people, stripped of every kind of circulating medium, forced a majority of the States to again put forth paper money, and brought on that dreadful era of force acts and tender laws, depreciated paper and token money, which marked the closing years of the Confederation. Abandoning all attempts under these circumstances to coin the precious metals, the Board of Treasury acting under an ordinance of Congress contracted for the manufacture of a few copper cents which, bearing date 1787, are now to be found in the cabinets of collectors under the name of "Fugios."

With the establishment of government under the Constitution, Congress once more returned to the subject of a national coinage, and, in 1791, after listening to the famous report of Hamilton, ordered that a mint be established and that Washington secure such artists and such machines as might be necessary. One year later another act specified the officers of the mint, established the unit, fixed the standard of fineness and named the coins that were to be struck. Gold, silver and copper, the law provided, were to be coined with-

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out charge for all comers in the order of their arrival; the gold into eagles, half eagles and quarter eagles; the silver into dollars, half dollars, quarter dollars, dimes and half dimes; the copper into cents and half cents.

Having thus provided for a bimetallic currency the law further ordered that the ratio between the two metals should be fifteen to one, or that fifteen pounds weight of pure silver should have the same legal value as one pound of pure gold. The unit was the silver dollar, and into it were to go 371¼ grains of pure or 416 grains of standard silver.

Though the law was passed in April such haste was made to carry it out that by October a site had been procured in Philadelphia, a mint (the first public building erected under the Federal Government) had been put up, and the coinage of silver half dimes had begun. Some cents and half cents were struck in 1793; but the serious work of coinage did not begin till October, 1794. The treasury having no authority to purchase bullion, the mint was forced to depend on individuals and the treasury for a supply of bullion or foreign coins. This supply proved trivial and irregular. As neither gold nor silver was mined in the country no private interest existed eager to avail itself of the free coinage offered by the mint. As foreign coin still circulated freely from hand to hand and were still a legal tender for government dues merchants were under no inducement to turn them in for recoinage. The Secretary of the Treasury *it is true was in duty bound to send every piece of foreign coin* received on payment of dues to the mint to be recoined before it again passed into circulation. But each succeeding Secretary so flatly refused to obey the law, that ten years after the establishment of the mint not a dollar had been coined on account of the Government.

The chief supplies were the banks. Indeed it was from one of them —the Bank of Maryland—that the first deposit of silver was received in July, 1794. It consisted of French coin worth $80,715, and from the same dollars and half dollars were struck and returned to the treasury in October. In coining them the Director deliberately and wilfully disobeyed the law. Believing that the prescribed standard would debase the coin and cause it to turn black when used, he had recommended that a change be made and that for every nine parts pure silver there should be one part alloy. Confident that his recommendation would be approved, he had ordered the dollars to be made in accordance with the new standard, and was not a little chagrined

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when, a year later, Congress having given no heed to his suggestion, he was forced to coin according to the old law. Meantime every depositor whose silver had been used had suffered a loss. Each did, it is true, receive back all his silver; but he received less dollars than he was legally entitled to. One such sufferer applied to Congress for relief; but his claim was disallowed. When the first silver coin was delivered at the Treasury in 1794, the President, as the law required, issued his proclamation declaring that on the fifteenth day of October, 1797, all silver coins of foreign mints, the Spanish milled dollar alone excepted, should cease to be legal tender. Some half eagles made from gold bullion deposited by a Boston merchant, having been sent to the Treasury in July, 1795, a like proclamation was issued concerning foreign gold coin, and the day seemed near when the people of the United States would have a national coinage of their own.

But when the prescribed time expired eagles and dollars, dimes and half dimes were almost as scarce as if no mint existed. The reason is plain. The administration was trying to do what no power has ever yet succeeded in doing,—it was trying to put in circulation, side by side, a sound and an unsound currency. The foreign coins, old, worn, clipped and light of weight drove out the new American dollars and eagles which, sound and of full weight, were of far more value as a commodity in foreign markets, than as a circulating medium at home. They were, therefore, exported in such numbers that enough could not be had to pay the dues of merchants at the Custom House, and in 1798 the law was suspended and foreign coins remained a legal tender till 1802. But the exportation of our coin still went on, and when 1802 came the country was as far as ever from enjoying a metallic currency of its own. Popular sentiment meantime turned strongly against the mint. It was denounced as another of the many costly and useless pieces of political machinery saddled on the people by the Federalist party. "This mint," it was said in 1800, "has been seven years in existence, yet the entire output of coins, gold, silver and copper, is short of $2,600,000, while the cost of making them has exceeded $200,000. To coin ten dollars entails an outlay of one dollar, and when the ten are coined half of them are instantly gathered up and shipped to London as bullion. For the few pieces which remain locked up in the vaults of banks, we pay accordingly twenty per cent of their value for the privilege of trying to have a national coinage. The game is not worth the candle. The burden is too great to be borne." In the House of Representatives the popular

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feeling was so strongly reflected that in 1800 a committee reported in favor of abolishing the mint, and in 1802 a bill was passed closing it. To this, however, the Senate would not agree and for twenty-six years the mint was continued by a long series of acts running from one to five years. Not till 1828 was it permanently established.

That the evils of an unsound currency and the absence of a national coinage was so little felt in the time of Jefferson is to be ascribed to the credit currency supplied by the banks then rapidly springing up all over the country. Each gave to the people of its neighborhood a proper medium which was in no danger of exportation, which passed readily from hand to hand, and was far more portable than specie, while the Bank of the United States furnished what came very near to being a uniform circulating medium. With branches in every important city in the country ready to redeem its notes in specie; with every tax collector, every customs collector ready to take them in payment of government dues, the five millions of bills the bank put out were accepted in all parts of the country as readily as the national bank notes of the present day. But when, in 1811, Congress refused to recharter the Bank, scores of state institutions sprang up to take its place. The country was flooded with paper money far exceeding in amount the specie in the country. Redemption was not possible and, in the troubled days of the war, every bank along the seaboard from Albany to Savannah suspended specie payments. Exchange was destroyed. The Federal Treasury, unable to move its money from the place of collection to the place of expenditure, was reduced to bankruptcy, and the days of barter and token money returned. Firmly convinced that a credit currency which did not rest and was not redeemable in specie was worse than none, the people cried out for a national bank, and in 1816 the second Bank of the United States was chartered for the sole purpose of "regulating the currency." But specie must be had on which to rest its paper, and to bring back specie certain foreign coins were, in 1816, once more made legal tender, and remained so, the gold till 1819; the silver till 1827.

Food distress in Europe changed the balance of trade in favor of the United States, specie came back in great quantity and some relief was given to the banks and the Treasury. But the people gained nothing for the dearth of small change went on. Without the slightest authority by law the director of the mint had coined no silver dollars since 1804, no quarter dollars since 1808, no dimes since 1810 save

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a few in 1811, and 1814, and no half dimes since 1806. Dollar bank bills torn in two and four pieces, tickets of 1, 6¼, 10, 12½, 25 and 50 cents in value and issued by individuals, by stage companies, by mayors of cities, by corporations of every sort, constituted the money with which the people transacted the business of the market place and the shop. To make matters worse the Bank of England in 1819 resumed specie payments after a suspension of twenty-six years, and the tide of specie again turned strongly towards London. First went our gold pieces, which were so under-valid that $4.56 in coin contained as much gold as an English sovereign. Next went our silver, driven out by the debased and worn products of the French and Spanish mints. Gold now disappeared not only from sight, but from the vaults of the banks, and from 1819 to 1834 the circulating medium of our country became a credit currency based on foreign coins. The mint indeed continued year by year to turn out its coin, and during these years, $25,000,000 in round numbers in silver and $4,500,000 in gold pieces were struck. But nine tenths of them were sent away or melted as bullion.

This state of affairs called forth much discussion, many reports, many plans of relief, but no legislation. At one time the House of Representatives thought seriously of a law prohibiting the exportation of specie by law. At another it was proposed to cut down the weight of the monetary unit and make American coin worth more for use at home than for shipment abroad. Session after session however went by and nothing was done till 1834. The promoters of a new industry then came forward and turned discussion into action. The United States had become a gold producing country, and though the amount mined (about $678,000 in 1832 and $868,000 in 1833) seems small in these days, it was enough to call for legislation. Such a yield it was feared would lower the price. To keep up the price a market must be found, and this market it was the duty of the Federal Government to provide by putting gold coin into circulation. The time was most favorable. The long struggle waged by Jackson with the Bank of the United States was practically over. His triumphant re-election in 1833 made certain the end of the Bank.

Millions of dollars in bills which for twenty years had been the real circulating medium of the country were soon to be called in. The place of this paper must be supplied, and over the kind of money that should replace it a lively contest now took place. On the one side were the friends of the state banks, the paper money men, the infla-

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tionists as they would be called in our day. On the other side were the enemies of the old bank, the friends of Jackson, the hard money men, the advocates of a national coinage, the producers of gold. Led on by Thomas Benton, they won and placed on the statute book the Gold Coin Act of 1834. The wish and purpose of "old Bullion," as his admirers delighted to call him, was to stop the importation of gold coin; to restore gold and silver money of foreign nations to its former circulation within the United States; and to make the revenue laws of the United States instrumental in establishing gold and silver as the common currency of the country. The law of 1834 was intended to accomplish the first of these ends, and to accomplish it by reducing the weight of the eagle, half eagle and quarter eagle and so raising the ratio between gold and silver to 1 to 16.002. Just what this act was expected to do was well expressed by the Washington Globe, the organ of the administration. "A great stream of gold," said the Globe, "will flow up the Mississippi River from New Orleans, and diffuse itself all over the great west. Nearly all the gold coinage of the New World will come to the United States. This will fill the west with doubloons and half-joes, and in eight or nine months from this time, every substantial citizen will have a long silken purse with fine open net work, through the interstices of which yellow gold will shine and glisten. Every substantial man and every substantial man's wife and daughter will travel on gold." Unhappily this fond expectation was not realized. The mint indeed, went hard to work and in six years turned out nearly $18,000,000 of what the people called "Benton mint-drops" and "Jackson yellow-boys." But the ratio proved a false one; silver had been under-rated, and in its turn took flight. Then began, in 1840, that excess of exports over imports of silver which from that day to this has never been interrupted save in '43, in '46, and in '61. When the fifties were reached matters had become so bad that it was scarcely possible to keep the fractional silver coins in circulation. Debased as they were, they had far more value as bullion than as change, and they too, left us, and by 1853 silver was practically demonetized by the working of the law of 1834 and the discovery of gold in California.

In 1853, therefore, came the second great change in our currency laws by which the weight of fractional coins was lessened materially, and their free coinage stopped. Henceforth halves and quarters, dimes and half dimes were made solely on government account and sold for gold in sums of $100. This sufficed for twenty years, when

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new legislation became necessary. The act was passed in 1873, when not a coin had been in circulation for eleven years, and was rather a codification of existing laws than new legislation. All the provisions of sixty-odd acts relating to the mint, to its branches, to the assay office, to the coinage, passed since 1792 were arranged, classified, simplified, stripped of all inconsistencies and embodied in one statute. As to the coinage three changes were made. The bronze two cent piece, authorized in 1864 but never popular; the three cent silver piece (not the three cent nickel) authorized in 1851 and so little known that few persons now living could describe it from memory; the half dime and the dollar were dropped from the list of coins. The silver dollar may be said never to have been in circulation. From the day the first specimens came from the mint the dollars were the rarest of our coins; for they were shipped year after year to the West Indies. Finding that none of them remained at home the administration ordered that no more should be struck and in March, 1804, their coinage ceased for thirty-five years.[1] In 1839 they began to be made again; but the Gold Coinage Act of 1834 slowly demonetized silver; the premium on the dollar rose to $1.03 in gold, and Congress, seeing that the mint was a mere machine for turning silver into a convenient form for exportation, sanctioned the request that the coinage of dollars be discontinued. At the same time a great innovation was made, and a new coin ordered, not for circulation, but for shipment.

Want of a mint in China had left that empire dependent on the coins of foreign nations, and of such coins none found so ready a circulation as the dollars of Mexico and Spain. It was in such pieces that millions and millions of dollars were remitted by American merchants engaged in the China trade, a purchase which seemed quite unnecessary now that the mines of Colorado and Nevada were producing more silver than the country could well consume. The act of 1873, therefore, provided that any owner of bullion might deposit it at any mint and, after paying all charges, receive either bars or "trade dollars" weighing 420 grains Troy. By a piece of carelessness on the part of Congress these new coins were made a legal tender in sums not greater than five dollars. But as each one cost much more than a dollar to make, none were used as money in our country till after 1876. In that year the legal tender quality was taken away. The cost of manufacturing, however, was then less

[1] 321 were numbered in 1805 and 1,000 in 1836.

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than a dollar, the country was about to return to specie payments, the people seemed willing to take the dollars at their face value, and owners of mines found it most profitable to hurry their silver to the mint to be turned into trade dollars. Such was the rush that in 1877, more than 13,000,000 of them were struck. This was twice as large as the output of any previous year, and would undoubtedly have been greatly surpassed in the next twelve months had not the act of February 28, 1878, forbidden further coinage. A few hundreds were it is true issued each year till 1883 when 35,965,924 trade dollars had gone from the mint. Four fifths of them were either exported or used in the arts. One fifth (7,689,036) after passing about as token money, till no postmaster would take them in payment of stamps, till no bank would receive them on deposit, till no car conductor would accept them for fares, till no shopkeeper would take them save at a discount of ten per cent, they were at last rejected by the people, were purchased by syndicates and redeemed by the government in 1887 at one hundred cents on the dollar.

The five years during which the trade dollar act remained on the statute books were years full of the most unforeseen and startling events. Abroad, Germany, aided by the payment of the French indemnity, changed her currency from silver to gold. Nation after nation ceased to coin silver, and even in India and in China the demand for it fell off. At home, meantime, the production of the mines went on steadily increasing, doubling, trebling, quadrupling, and pulling down the market value from $1.30 to $1.12 an ounce. The silver states cried out for relief; Congress responded and by the same act which stopped the coinage of the "trade" dollar provided the producers of silver with a market. Under the new law the Secretary was commanded to buy each month not less than two nor more than four million dollars worth of silver and have it coined into standard silver dollars, to be a legal tender for any amount. Then began our silver era and our first serious struggle for bimetallism. Year by year from twenty-seven to thirty-eight millions of "cart wheel dollars" were struck till at the close of twelve years more than 350,000,000 had been manufactured. That the people would willingly handle so vast a quantity of so heavy and clumsy a coin was never expected. For convenience, therefore, the law provided for the deposit of the dollars (when made) in the vaults of the Treasury, and the issue in place of them of silver certificates which should be receivable for customs, taxes and all public dues and when so received

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might be re-issued. Under the workings of the law some 60,000,000 of the silver dollars were sent out into circulation. Of the remainder, a part is held for the redemption of the silver certificates which now form so large a portion of the paper currency in the pockets of our people, while a part lies idle in the Treasury.

Great as was the consumption of silver in this way it still proved of small avail. The yield of the mines went on increasing. The price went on falling and in 1890 another and more stringent remedy was tried. By the act of July 14, 1890,—the ever famous "Sherman act,"—the Secretary is compelled to buy each month 4,500,000 ounces of silver, or so much thereof as may be offered at less than $1.29 per ounce, and pay for it in Treasury notes to be redeemed on demand in gold or silver as the Secretary shall judge fit. Notes so issued are legal tender at their face value for all debts public and private, unless otherwise expressly stipulated in the contract, and, when redeemed, may be again re-issued.

The present year completes the century since the mint was fairly established and began the work of making coin. A review of that century makes clear to us that the first great currency question with which the country had to deal was whether there should be a national coinage, or a legalizing and rerating of the debased foreign coin of pre-revolutionary days. The chartering of the Banks of the United States and the rise of State banks settled this question and gave the country a paper currency based on foreign coin. The winding up of the second United States bank and beginning of gold mining brought up in 1834 the second great currency question, which was, shall the money of the country be hard or soft, metallic or paper? The Gold Coin Act of 1834 was the attempt to settle this, and brought on the first bimetallic discussion ever held in Congress. The attempt was a failure. A false ratio and the unexpected discovery of gold in California demonetized silver and the fractional silver coin act of 1853 marked the second effort to preserve and remonetize silver. Once more the effort proved vain and the acts of 1873, 1878, and 1890 followed.

JOHN BACH MCMASTER.

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THE VATICAN AND THE UNITED STATES.

I AM happy to accede to the wish of the Editor of THE FORUM by writing something concerning the present relations of the Vatican and the United States, with special reference to my recent visit to the Pope.

There is a slight eminence in Rome that can hardly be dignified by the name of a hill, which the ancient masters of the world, in the infancy of their race and language, called by a prophetic name that the history of nearly twenty centuries has strangely verified. They called this rising ground *Mons Vaticanus*, the "oracular mount," or the mountain of prophecy. Since the day, more than eighteen hundred years ago, when an obscure Galilean fisherman was buried beneath its soil, it has been an object of growing veneration to constantly increasing millions of the people of the new faith and the new hopes which the Galilean fisherman died to confirm. The majority of Christians even to-day, after the tragic vicissitudes of centuries of heresies and schisms, are bound by closest ties of loyalty and veneration to the teaching and governing authority of him who sits in the fisherman's chair on that fated hill hard by the fisherman's tomb. And the far-reaching influences of the mighty fallen empire upon our remote modern world—upon our politics, jurisprudence, art, language, and literature—owe their new and perpetual life to their benediction and adaptation by the wider Christian commonwealth of which a Christian poet said, speaking of Christian Rome—

> "... *Quidquid non possidet armis*
> *Relligione tenet.*"

No student of history, no lover of his kind, no statesman or reformer can wisely ignore the stupendous spiritual directing and governing forces that radiate from the Vatican.

It is an obvious fact, which hardly anybody will wish to deny, that the Roman Catholic Church, in the development of what may be called her human side, as distinguished from her divinely-given constitution, doctrines and sacraments, while keeping as her semi-living

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universal language the language of the dead empire, has at the same time grown along the lines of Roman imperialism in her government and jurisprudence. It might therefore, have seemed to those who have no faith in the existence of an indestructible divine side of the Church that it required no great gift of prophecy to predict that this Roman Catholic Church should find a most uncongenial soil in the great Republic and be doomed here to sterility and speedy decay. The actual fact, in spite of all defections, has been a surprise to all alike. At the beginning of the century there was only one Roman Catholic bishop in the United States, and the number of Catholics was practically an insignificant and negligible quantity. In Sadlier's "Catholic Directory" for 1893, we find reported for the United States 14 archbishops, 73 bishops, 9,338 priests, 2,575 seminarians, 8,431 churches and 3,920 chapels and stations, 33 seminaries of students for the priesthood, 117 colleges, 644 academies, 3,585 parochial schools, 731,385 pupils in parochial schools, 647 charitable institutions and a Catholic population of 8,632,521.

With these facts before them, nothing seems more ludicrous to well informed Catholics than the not uncommon notion among outsiders that good Catholics almost worship with idolatrous veneration priests, bishops and the Pope, and that they feel called upon as a matter of religion to accept, as if they were something divine, the mere policies and politics of priests, bishops or popes. The actual fact is, vast numbers of Catholics tolerate, while deploring, what they feel to be the blunders or worse than blunders of the human element in the Church, because they desire to enjoy in peace the graces and blessings of the divine element. While outsiders admiringly or enviously describe the Roman Catholic Church as the greatest masterpiece of human wisdom in polity and government, those who, not to put it irreverently, may be said to be "behind the scenes"—clergymen or others well versed in ecclesiastical history and well acquainted with contemporaneous conditions—laugh at the strange mistake, and assert that the mere human side of the Church would utterly fall to pieces, and with the greatest rapidity, if it were not for the profound faith of clergy and laity alike in her divinity. But history and contemporaneous events in our own and in many other lands show that even among Roman Catholics toleration and endurance have their limits.

The flush of success and prosperity of the Church, resulting from her magnificent spiritual work and the consequent increase of wealth and temporal power, too often produce plethora, inertness, loss of

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spiritual power, stagnation and death. On the one hand, the people no longer see so clearly or feel so forcibly the divine element struggling through the human in the Church; and on the other hand, abuse and neglect, exaction and oppression drive people already cold, indifferent, or semi-sceptical, into bitter hatred and revolt. Even the clergy have not been slow to complain of the arbitrary and despotic rule of bishops, in the election of whom, both clergy and laity, whose business it is to be led and fed and sometimes fleeced, have had no voice. Grave and excessive financial burdens have too often been placed upon congregations by injudicious and inexperienced pastors with or without the approval of injudicious and inexperienced bishops, and with little or no thought of consulting the congregations. Instances have not been wanting of pastors—successful ones, too—to whom the bitter complaint of Dante against the buffoon preachers of his day might with great appositeness be applied, as far as the spiritual edification of the flock is concerned: "*Ed il Vangel si tace*"—"The Gospel is heard no more."

A somewhat natural tendency to lapse, with increasing prosperity, from the love of spiritual to the pursuit of more material ends, has made clergymen and even bishops glory in being mere successful temporal administrators and material builders, rather than the spiritual instructors, comforters and guides of their flock. As a matter of fact, bishops have been made whose chief, if not only qualification, was that they were good financiers; a qualification that St. Paul forgot to enumerate in the very long list of graces, virtues and gifts that he required in a bishop. It would be amusing, if it were not so saddening, to note how the new-found zeal of certain priests, after they had finished the building of their churches, for so-called Catholic education, arose from a feeling that their occupation was gone if they could not find some new excuse for dabbling in brick and mortar and finance. And, as might be expected, even not very intelligent Catholic parents in countless instances have been compelled by harsh evidence to feel that they were sacrificing the temporal interests and the secular education of their children to the altogether unreasonable and despotic coercion of their priests and bishops, who by the threat of practical excommunication were coercing them to send their children to inferior schools. In justice to many priests it must be said, that they have not placed these new and oppressive burdens upon their people spontaneously or voluntarily, but simply because they were human enough to yield to the implied or actual threats of their bishops that if they

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would not build parochial schools they should be ejected from their pastorship. It might be well for these good men to remember the conviction of some of the Christians of the olden time as they submitted to martyrdom, that they could preach ten times as well with their heads cut off as with their heads on their shoulders.

The increasing wealth and power of the Church, while offering a glittering temptation to the less spiritual-minded to seek ecclesiastical preferment in rectorships and bishoprics, have very naturally caused them, when successful, to prefer excessively costly cathedrals and churches and palatial episcopal and pastoral residences, as evidences of their administrative success, to the less tangible conversion of the sinning and the erring, the comforting of the sorrowful, the helping of the poor. In the earliest days of the Church in this country, the system was adopted of having the Pope appoint bishops upon the recommendation of other bishops and without the slightest reference to the wishes of the clergy or the people. This system may have worked well enough in the crude, early missionary stage of the Church. But it remains substantially the same to-day; witness the recent well-known fact of the appointment as Bishop of Brooklyn of the private secretary of the Archbishop of New York in utter disregard of and in opposition to the wishes of clergy and people.

Ambitious young men may, under such a system, be sorely tempted to think that it is a better thing for them to please a bishop or an archbishop by unworthy flattery and subserviency and judicious presents and attentions that are scarcely-concealed bribes, rather than to try to serve God single-mindedly, and for God's sake to serve God's people. Such a system can hardly fail to be a serious detriment to the spiritual character of the man who is thus invested with almost despotic powers and of those who must pay court to him to acquire his favor or to avoid his frowns or his active persecution.

Under this system the bishops of the United States, while professing boundless devotion and loyalty to the Pope who appointed them, but who fortunately for them is four thousand miles away, have had practically a free hand to govern despotically both clergy and people and to lay upon them what burdens they pleased and to refuse them justice and even a hearing. Until very recently the government of the bishops in the United States was practically arbitrary, with no other remedy than an appeal or recourse to Rome. To the clergy and laity who felt aggrieved it was in most cases physically impossible to make such appeal effectual. The distance, the loss of

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time, the expenses necessary to a personal visit, the almost insuperable difficulties attached to settling the business by correspondence, made each bishop practically a little Pope in his own diocese. Catholic clergymen are supposed to be fairly well versed in Latin, but to not a few it would be impossible to conduct a correspondence in that language. Very few of the clergy were well versed in ecclesiastical jurisprudence and procedure, and of these few the majority would avoid the ungrateful, ill-remunerated and dangerous task of undertaking a case against a bishop. One clergyman, whom everybody acknowledges to be an expert in canon law and ecclesiastical procedure, has had the courage, without regard to the unpleasant consequences to himself, to give advice and assistance to clergymen to enable them to procure a judicial hearing of their grievances. Instead of winning the approval and admiration of prelates, he has excited by his generous conduct the antagonism of more than one of them, who look upon him as a personal enemy.

Some years ago the Holy See, tired of complaints, and distressed at its own inability to take proper cognizance of cases from this country and to do prompt and substantial justice, ordered the establishment of some judicial forms through the appointment by the bishop of a committee of priests in each diocese, to be called "*judices causarum*," or judges of cases. But some of the bishops were so spoiled by the possession of despotic authority and were so utterly lacking in anything like a judicial mind, that because Rome had not expressly said that a clergyman should be allowed to have ecclesiastical counsel, they forbade the appearance in court of such counsel. Rome was then compelled to send an explicit instruction to the effect that a clergyman on trial should have the benefit of counsel, but the instruction added to the word counsel the qualifying phrase, "to be approved by the bishop." An outsider could hardly suppose that a bishop would capriciously or out of mere spite against the defendant or the counsel presented by him reject as counsel the most learned and reputable men in his own or neighboring dioceses, even men known as authors of accredited works on canon law. Yet priests in trouble have repeatedly had to endure the extraordinary hardship of having rejected by the bishop a priest of his own diocese, the best fitted and perhaps the only one well fitted to act as counsel and possessing the courage to incur the bishop's displeasure by consenting to act. In some cases the bishop has tried to coerce the defendant into accepting as counsel a clergyman of the bishop's choice. Bishops high-handedly and

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almost contemptuously overruled the decisions and recommendations of the very commission of judges appointed by themselves; and the benevolent intentions of the Holy See for the prompt righting of wrongs and lifting of burdens were in great measure frustrated. Again, while the appointment of bishops is made by the Holy See, such appointment is almost invariably the result of the recommendations of a sort of close corporation of bishops of the province who in great secrecy make up and send to Rome a list of three names, the first and second of which are likely enough to be the names of mere favorites or private secretaries whom it is desired to reward for their adulation and personal services—sometimes, if the whole truth be told, of servants of whom their masters have tired and of whom they desire to get rid.

These and kindred oppressions and abuses, perpetrated as if in the name and by authority of the Pope, by men the style of each of whom is, "By the Grace of God and favor of the Apostolic See, Bishop of ——," have been for years a cause of incessant worry and anxiety to the Pope and his advisers. The Pope has long desired to send here some man enjoying his esteem and confidence, unbiassed and unprejudiced by local factions, jealousies or ambitions, through the eyes and ears of whom he could, as it were, see and hear for himself, and through whom, by the highest delegated authority, he could promptly redress wrongs and lift burdens and make wise and effectual provision for the more perfect doing of the great work in behalf of religion and humanity for which our country offers to the Church the freest, fairest and most promising field in all this world. The Pope received little or no encouragement in this benevolent design from the bishops of the country, and some of them played upon his fears by resorting to the argument that his appointment of some one from near his own person, presumably an Italian, would arouse violent national antipathies, not so much on the part of Catholics as of Protestant Americans.

But at last the present wise and vigorous Pontiff, seemingly growing stronger and broader as he grows older, has been led, by a combination of circumstances, to brush aside all objections and to perform a great act that is clearly fraught with momentous consequences to the Church in this country and by reflex action even to the country itself. The Pope has become painfully aware of the grave disaffection and increasing bitterness of not a few Catholics, caused by the senseless antagonism of certain archbishops, bishops and priests to

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the legitimate aspirations of masses of men for improved social and economic conditions, and their preposterous interference with the clear rights and even duties of Catholic parents in the matter of the education of their children. He has been disturbed and vexed by a fierce controversy that has been provoked and carried on by members of certain religious orders and by bishops and priests, especially of foreign nationality and speech, and even by foreign politicians, to maintain on the one hand a sort of monopoly of education and on the other hand, under the plea of religion, to perpetuate in our country, through churches and church schools, foreign nationalities. This constructive treason against the unity of our American nationality, now known by the odious name of Cahenslyism, fortunately found no favor with the Pope; and providentially the evils produced by the excesses of these zealots for their own authority against rational liberty have induced, nay compelled, the Pope to carry out the long-cherished benevolent intention of the Holy See in our behalf. In spite of the expressed unwillingness of nearly all the archbishops of the country to approve of his avowed intention, the Pope, in his great wisdom and with that firmness of character and love of justice which do him so much credit, has determined to establish and has established here a permanent Apostolic Delegation.

The clergy and laity of the church, and all right-minded Americans, and even all bishops who are not more solicitous for their own dignity and authority than for justice and charity to the people, may well find in this great historic act of the Pope cause for liveliest congratulation, with assured hope that it cannot but redound to the greater progress of true religion and the expansion of rational liberty. It is also cause for congratulation that the instrument for establishing and beginning the beneficent work of the Apostolic Delegation is Archbishop Francisco Satolli. He is a man of great ecclesiastical learning, possessed of an open, perspicacious and logical mind. He is transparently modest and simply honest. He would be the first to disavow that he is a diplomatist. But he has that highest diplomacy, absolute single-mindedness in the perception of righteousness and absolute fearlessness in doing, and compelling the doing, of justice. Here is a character worthy of a son of that ancient and fateful city of Rome of which its noblest singer prophetically sang:

"*Ast tu, Romane, memento*
Parcere subjectis et debellare superbos."

Bishops and archbishops who have been hitherto parading their de-

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votion and obedience to the Holy See, have scarcely taken the trouble to conceal their hostility to the new order of things, and a bitterness hardly distinguishable from downright malignity has been manifested by some of them whose unrighteous judgments he has promptly reversed, whose excessive severity he has restrained and whose disregard of even the laws of the Church he has authoritatively rebuked. It is a sort of open secret here and in Rome that they have entered into a conspiracy to drive this man out of the country by intrigue and misrepresentation; and one of their favorite measures, the one with which the public is naturally best acquainted, is the publication of fabricated dispatches and communications purporting to come from Rome, and elsewhere, but actually coming from the hands of some of the chief conspirators themselves. These men who were accepted as bishops and archbishops by a docile Catholic people to whom they were strangers, have had the hardihood to conspire against the Holy See and its Delegate under the pretense of standing up for Home Rule, and have permitted their foolish friends to sneer at the Holy See which appointed them, as something foreign.

The Holy Father is not uninformed of their purposes and arts, and is immovable in his determination to thwart them. It was even my good fortune during my recent visit to Rome to be able to give information on this subject to the Pope. The memory of this visit to the Sovereign Pontiff I shall ever cherish. I went to Rome in May last, at the wish of the Holy Father himself, conveyed to me through Monsignor Satolli. Cardinal Ledochowski, the Cardinal Prefect of the Propaganda, whom I saw first, at the Pope's desire, showed a disposition to proceed immediately to some discussion or explanation of the economic doctrines the teaching of which by me had led to the complications that were happily ended by the decision of Mgr. Satolli, given last Christmas. I made haste to assure him that I had not come to Rome to defend myself and that any reopening of my case was entirely out of the question, since it had all been settled by the authority of the Pope through his delegate six months before. And I added that the last letter received by me from Mgr. Satolli, dated May 4, briefly but sufficiently declared the character and object of my visit to Rome. The most noteworthy passage of this letter was the following:

"Be assured that (in your visit to Rome) there will be nothing else to be done but joyfully to confirm with the Apostolic benediction the already happily completed act of your reconciliation."

The Cardinal admitted, after carefully reading the letter, that it fully

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justified my view of the situation. I left with him, at his request, a copy of that letter, which he the same evening conveyed to Cardinal Rampolla.

The promptness with which the Pope granted me an audience was the more remarkable because the Holy Father was then busily engaged in the creation of new Cardinals and in the holding of two consistories within a few days. At noon of the day following the secret consistory I was admitted promptly to the presence of the Holy Father, and was alone with him for about twenty-five minutes in the audience-room, in which he occupied the gilded chair he generally occupies in public audience. With filial reverence, I knelt and kissed the consecrated ring on his finger, and asked his blessing. I said, in Italian, "Holy Father, I have come to Rome to fulfil a duty; to keep my word, given to your delegate; and being here, I gladly avail of the opportunity to pay my respectful homage to your Holiness, to thank you for the reconciliation which was brought to me by the hand of your delegate, and to ask you to bless me."

With reference to my previous reluctance to come to Rome, the Pope at once very affectionately assured me that I need not have had any fear, "in view of the wide-armed hospitality with which Rome receives all who come to her in a friendly spirit."

He had no doubt already seen the copy of Mgr. Satolli's letter to me, left with Cardinal Rampolla, and was only too ready to confirm what his delegate had done. He therefore contented himself with a reference to those new questions by saying, "But surely you admit the right of property?" to which I answered, "Why, of course I do, and we would make absolutely sacred the right of property in the products of individual industry." The Pope led me immediately into a conversation about Mgr. Satolli and the Apostolic delegation. Intrigues, the Pope assured me with great earnestness and solemnity, could not affect him. "Whatever may be said concerning intrigues," he said, "I, the Head of the Church, am above all such intrigues, and am utterly uninfluenced by them." When I referred to the opposition of certain archbishops from the very beginning to the institution of the apostolic delegation itself, the Holy Father said to me, "Yes, but now they see it in a different light and have written to that effect!" To which I replied, "Because they cannot help themselves. These Bishops cannot rebel against the Pope. The people, as a rule, are not much concerned for or devoted to the persons of their respective Bishops, who have not been elected by the clergy or the people,

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but have been placed over them by the Pope; and the same Pope who places them there can take them away and put others in their places who will be equally well received." The Pope rejoined with increasing emphasis, "Have not I, the Head of the Church, the same right to have my representative in America as in Madrid, Paris, or Vienna?" I said to the Pope that now the bishops are compelled to have a delegate in America they want to make a scape-goat of Satolli because of his uprightness and fearlessness, and to have somebody else in his place whom they can more readily manage or capture. At this the Pope's eyes flashed, and striking the arm of his chair, he said, with increasing emphasis, "*Satolli! Io conosco Satolli! L'ho educato io; e finchè fa il suo dovere ed ubbidisce alle mie istruzioni, io lo sosterro.*" ("Satolli! I know Satolli. It was I who brought him up; and so long as he does his duty and obeys my instructions, I will support him.")

After this the Pope turned his attention with great kindness of manner to my own future. Mgr. Satolli's letter had said—

> "Your visit to Rome will be particularly gratifying to the Holy Father, because he will see before him a priest to whom God has given particular gifts and aptitudes to do great good for the Church in this country."

Apparently with reference to this the Pope inquired as to the exercise of my ministry and said, "Do you not feel like going with Bishop Moore to Florida?" I replied, "It is very remote. There is little to do there, and it is too far from my home and my associations." He then said, "Could you not accommodate matters with Corrigan?" I said, "It would be difficult. He himself has recently said to a priest who said to him that I might now soon be demanding a parish, 'I am sure it would be very embarrassing for me.'" The Pope asked me whether the Bishop of Brooklyn, in which city I said to him I was living, was friendly to me. I said, "No. He grudgingly gave me permission to say mass in his diocese and that only in strict seclusion, and would not change his policy even when I wrote to him informing him that the Apostolic delegate had advised me to request him to do so." The Pope then inquired, "Are there not priests in Brooklyn who would be glad to invite you to preach?" I answered, "Very many, but the bishop will not let them." I had already said to Cardinal Rampolla that for the present I preferred to remain as I am, and no doubt it was with reference to this wish of mine that the Pope said, "Well, you may abound in your own sense"—referring

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to the well-known Latin saying, *Unusquisque abundet in sensu suo.* I had told Cardinal Rampolla that my affairs made me desire to make my stay in Rome as brief as possible. With reference to this the Pope said, "As you tell of your necessities, I of course cannot oppose your wishes." He paternally exhorted me, whatever I should do, always to lead a priestly life. His words were, "You will lead a regular life," to which I replied, "Holy Father, I have always tried to do so, even while excommunicated." The Pope then said, "Are you now satisfied?" I replied, "Yes, Holy Father, and I thank your Holiness, and I beg you to bless me." He laid his right hand affectionately upon my head and I again asked him to bless me, whereupon he raised his right arm and making the sign of the cross over me he repeated the liturgical words of the benediction.

I had never seen Leo XIII. before. I was not overawed by his majesty, which is great, but was rather won by his evident desire to show to me truly paternal kindness. I remained kneeling during the interview, close to him and leaning with my hands on his chair. I was impressed with his dominant intellectuality, which seems to be accompanied with equal vigor of will, although he is very thin and white, his face being nearly as white as his hair and his cassock. I thought him all mind and soul, in a body that one might almost call transparent.

It is matter of rejoicing for all the people of the Church and for all right-minded men, who cannot but commend the broad and liberal policies of the aged Pontiff, that he seems to grow in breadth and vigor as he ages. It is matter of bitter regret that any of those who hold high office by his favor and who should be foremost in seconding and promoting his benevolent designs, should add to his cares and burdens by their petty intrigues to thwart those designs. They may take my word for it that there was a resonance in his voice and a flash in his eye in parts of his conversation with me that made it perfectly clear that they cannot oppose his wishes except at the greatest peril to themselves.

EDWARD MCGLYNN.

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PHENOMENAL ASPECTS OF THE FINANCIAL CRISIS.

In the face of a period of business prosperity which had continued nearly five years, in the last two of which were exhibited decreasing volumes of bank-clearings and net railway-earnings, excessive outputs of iron, wheat and cotton, with extreme depression of prices of these and of other staples and enforced economy on the part of agriculturists;—in the face of these well-recognized symptoms, accompanied with an unsound currency at home and financial depression and decreased commercial activity abroad, the optimistic business-world in the United States refused to admit that a reverse movement of the commercial pendulum was about to begin, until in May last they saw it actually incline in the opposite direction.

The abler writers in the financial columns of the press have repeatedly pointed out that such and such conditions, plainly indicated, could lead to only one result, and that disaster. But no one could or dared name the day when the consequences must make themselves felt, and most of us said hopefully to ourselves, there is time to meet this or that menacing contingency. No better illustration exists of the inability of trained observers to realize the significance of the visible portents of an early financial convulsion in the United States, than is found in a translation of "A Brief History of Panics and their periodical occurrence in the United States," by Clement Juglar, in which there is an "introductory essay setting forth the indications of approaching panic" by the translator, as follows—

> "The symptoms of approaching panic generally patent to every one are wonderful prosperity, as indicated by very numerous enterprises and schemes of all sorts, by a rise in the price of all commodities, of land, of houses, *etc.*, *etc.*, by an active request for workmen, a rise in salaries, a lowering of interest, by the gullibility of the public, by a general taste for speculating in order to grow rich at once, by a growing luxury leading to excessive expenditures, a very large amount of discounts and loans and banknotes and a very small reserve in specie and legal tender notes, and poor and decreasing deposits."

Here we have evidently the teacher. The diagnosis is followed by a chronology of commercial and financial events in the United States,

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leading up to and during various panic years. It remains only to quote the concluding sentences of the work, written apparently late in 1892—

"The past twelve months have witnessed a continued settling of old accounts, and the undertaking of new business in a limited way, despite a somewhat uneasy feeling about silver and the newly accomplished Presidential election. But the fact that an analysis of the bank-returns to the Comptroller of the Treasury shows that available resources (capital, deposits, surplus, and undivided profits), as compared with demands (loans and discounts), are good and growing, considered in regard to the other signs indicating prosperity (see introduction), justifies the prediction of the steady development of a prosperous period."

Six months later, the panic was here.

The credit "Panic of 1893" will go into history as distinct in kind from any that preceded it. There has been some unreasoning fright; but, as contrasted with the ordinary consequences of a commercial or financial cry of "fire," this panic is almost a new species.

Notwithstanding the lack of data from which to generalize respecting regularity in the occurrence of or periodicity in panics, the fact remains that there have been nine panic-periods in the United States within the century and, with an exception or two, about nine or ten years apart. These periods have consisted of from three to five years of commercial activity succeeded by several years of depression. Those classed as panics proper are assigned to the years 1818, 1837, 1857, 1864, 1873, 1884 and 1893, while the less distinct business disturbances were in 1814, 1826, 1829, 1848 and in 1890—an echo of the Baring crash. The panic of 1818 was a corollary of the disturbance of 1814, following the war of 1812 and the outcome of extravagance in business and unsound banking. The disasters of 1821 and 1829 were due to careless methods of banking and extended credits, while the panic of 1837 was due to over-speculation in trade and real estate and to unsound banking. The like was true in 1857, while in 1848 there was reaction from inflated values and overtrading at home and abroad. The Civil War, with attendant evils, brought on the panic of 1864; while, as will be recalled, excessive railroad-building and overtrading, following the war period (as in 1818 after the disturbance in 1814), brought on the prolonged and disastrous panic of twenty years ago. The panic of 1884, more restricted in area, was due primarily to an abnormal inflation of credits, to bankers and others doing business at arms' length, intensified by instances of fraudulent banking.

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The accompanying group of memoranda furnishes material for comparison and contrast with reference to preceding panics. To this are added memoranda indicating the tendency to periodicity of activity and depression in trade within twenty years, and data bearing on the relation between the credit crisis of 1893 and the business situation preceding it at home and abroad.

FEATURES OF PANIC PERIODS IN THE UNITED STATES, 1814–1893.

PERIODS.		
I.	1814.	A result of the war; closing of the ports; speculation.
	1818.	Unsound banking; heavy failures; factories idle; heavy emigration to the West.
II.	1826.	Unsound money; wild banking; expansion of credit.
	1829.	
III.	1837.	Unwise banking-methods; excessive speculation.
IV.	1848.	Inflated values; overtrading at home and abroad.
V.	1857.	Unsound financial methods; wild-cat business enterprises.
VI.	1864.	An outcome of the Civil War.
VII.	1873.	Excessive railroad-building and overtrading following the war period.
VIII.	1884.	Inflated credits; vicious banking.
IX.	1890.	Mild disturbance commercially, an echo of the Baring crisis.
	1893.	Restriction of credits, liquidation in the stock-market, bank-failures and the closing of industrial establishments, following heavy gold-exports, and loss of confidence in ability to maintain a standard of value, together with an outlook for another change of the tariff.

PERIODS OF EXPANSION AND DEPRESSION IN TRADE, AT HOME AND ABROAD, 1873–1893.

PERIODS OF		
Depression.	1873.	Over-stimulation of trade following the War; excessive railroad-building.
	1874.	Gradual contraction of trade and industry; railroad riots in 1877.
	1875.	
	1876.	
	1877.	
Expansion.	1878.	Beginning of trade revival.
	1879.	Good crops and demand for export; resumption of specie payments.
	1880.	Activity in railroad-building; trade and industries booming.
	1881.	Temporary check; assassination of Garfield.
	1882.	Very active railway-building.
Depression.	1883.	A visible slackening in business.
	1884.	Panic; heavy banking and industrial failures.
	1885.	Enforced economy and recuperation.
	1886.	

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Expansion.	1887.	Moderate increase in the volume of trade; heavy railroad construction.
	1888.	United Kingdom: Speculation in South African gold fields. France: Speculation in tin, copper, and sugar.
	1889.	South America. South Africa. Australia. — Large expenditures for public works. Great activity in trade.
	1890.	United States: Sherman silver law; McKinley tariff law; largest volume of trade recorded. Greatly restricted credits in the stock-market; liquidation. England, reaction due to the Baring crash, and anticipated effect of the McKinley law.
Depression.	1891. 1892.	United States: Moderate decrease in the volume of trade. England: Reaction in trade due to decreased demand from North and South America, Argentine, Uruguay, Peru, and Chili, and crises in Portugal, Spain and Brazil, and to French and Russian crop failures.
	1893.	Increased anxiety abroad over the operation of the silver law here; withdrawal of large sums speculatively invested in "Americans"; gold exports; restricted bank loans; depletion of gold reserves; credits further restricted; bank and mercantile failures very numerous; decreased demand and fears of further tariff changes cause some industries to shut down; currency at premium.

The contraction of credit in the United States within the last three months is the result of a widespread, generally mistaken, though not concerted, effort on the part of the public to prevent greater disaster. General trade at the beginning of 1893 was not unduly expanded, and while there were unfavorable conditions present, never before had there come a panic when sail had been so well shortened, credits so restricted, when the world was doing business so conservatively. The phenomenon is in part psychological, marking the administration of a corrective to prevent the patient's becoming ill enough to require heroic remedies. But the patient, on discovering that he was suspected of being unsound, has at times betrayed symptoms of fright, even of panic, which, as in cases of bodily derangement, often aggravate trouble.

The panic of 1893 stands unique in that it presents an unrivalled record of "failures" of solvent banks, corporations, firms and individuals in a country having unsurpassed facilities for production and distribution and possessing the highest average of civilization and refinement. Such a convulsion was possible only through the extreme sensitiveness of the now highly-developed and intricate international commercial mechanism. The interdependence of the innumerable

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parts of the existing complex machinery of business, as compared with that of twenty years ago, is as the relation of a chronometer-watch to a mowing-machine. The extraordinary increase of railway, steamship and telegraphic communication between all parts of the world has been referred to so often, and so much has been said concerning international "balances of trade"—not to omit reference to the trained ability employed in gathering price-making information respecting production, supplies and distribution of staples—that it is not surprising so many are inclined to underestimate the extent of this influence. Society at any given point has yet to devise a method which shall effectually quarantine it against the consequences of unsound business-methods on the part of commercial neighbors, for there is to-day no civilized community which exists exclusively by its own efforts or on its own products.

Most important of all in relation to this is the evolution and extension of the credit-system. Aside from the retail trade, it is demonstrable that more than ninety-five per cent, perhaps as much as ninety-eight per cent, of the actual business of the country, involving the transfer of products, is done on credit. So highly systemized have become the obtaining and registering of mercantile credits in the United States, where the plan has attained its widest development, that only fifty years have elapsed since credits were extended on a most primitive basis. New Haven may now judge of the desirability of selling goods on credit in Portland, Oregon, as readily as it could with reference to New York City fifty years ago, through the aid of the one million four hundred thousand credit-ratings and more than one hundred thousand correspondents of the modern mercantile (credit) agency. Such an engine as this for facilitating trade has emphasized the complexity of commerce, even as have the locomotive, the steamship, the telegraph, and improved industrial machinery and appliances. But it is only within the last twenty years that these forces have been in full and effective operation and only within a dozen years that, in conjunction with the frequent presentation of the world's price-making news, they have so interlaced and knit the international financial and commercial fabric as to bind firmly together the interests of all communities.

Very little reflection will suffice to point out how the United States, with the underlying conditions of last January, could not have suffered from a credit crisis twenty or more years ago, such as is now showing its effects. On January 1, 1893, we had had two years of

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a more moderate commercial pace, with liquidation among producers of cotton and wheat; the volume of general trade had been gradually restricted since the "banner year" of 1890, until it was fully ten per cent smaller; there was no extended speculation in general commercial lines; unwarranted expansion in real estate prices in the West and Northwest had largely disappeared; there had been a heavy depression in cotton, silk, iron and other industrial lines, and prices of food and other staples, with rare exceptions, were low or had been declining. Aside from overproduction of iron and excessive speculation in shares of industrial properties at the New York Stock Exchange, the menace of an unwise silver law, and the logical conclusion (after the November election in 1892) that many manufacturing industries were to be subjected for the second time within four years to further tariff legislation, there were no rocks in sight in domestic waters. Our relative prosperity had for two years, since the Baring panic in London, been an object of admiration or envy to transatlantic commentators, particularly as the United Kingdom and leading Continental nations were passing through a period of enforced liquidation.

The inevitable in the shape of the disappearance of gold and a depreciated currency, in case of the non-repeal of the compulsory purchase-clause of the Sherman silver law of 1890, had been repeatedly pointed out. But nobody seemed to realize that that very contingency must be met through our inability to "go it alone," financially or commercially. Much less did anybody believe the change was so close at hand. London and other foreign investors, long prior to January 1, had begun to withdraw investments from this country because of a distrust of our ability to maintain the standard of value under the provisions and operation of the Sherman law. This action was stimulated by necessities after the Baring crash, while late in 1892 and early this year a large proportion of the millions of foreign money employed for speculative investment in American securities were withdrawn, our shares being by that act practically dumped into our laps with a request to pay for and keep them. Banks here were called on to help take care of this unrecorded class of importations and began to realize that for some time to come our available supply of funds would be smaller. This was accompanied by heavy exports of gold, owing in part to the smaller value of our exports of breadstuffs and cotton in the last fiscal year and in part to practical purchases and exports of gold for the account of Austria, Germany and other European nations.

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Private money-lenders, capitalists and other individual depositors in banks had ere this begun to draw out balances and place them in safe-deposit vaults, to insure their availability. For nearly a year prior to last May, mercantile collections were slower than they had been for six or eight years previously, and other well-recognized symptoms of a general and widespread stringency of funds in the interior were apparent. When gold exports became heavier, early this year, there were many attempts, some successful and some unsuccessful, to make gold loans, and banking returns gave evidences of a tendency to keep funds well in hand. It became plain to bankers that deposits were shrinking and collections hard to make. This was the basis of the earlier and more moderate restriction of discounts, in order that the supply of available funds might be made to "take care of" the banks' customers. Furthermore, it was argued, care must be taken to offset the probable early workings of the superstition that disaster would follow entrenchment on the $100,000,000 gold reserves.

The following extracts from well-informed publications bear on these points. The London "Commerce" of recent date said—

"The proportion of gold held by the government to its liabilities in respect to the notes and currency certificates issued, has diminished to a corresponding degree, with the result that foreign capital has ceased to flow into the States; while, as we have already stated, there has been a heavy withdrawal of money from the banks by depositors and investors in order to provide against future contingencies. And herein we perceive the root of the present mischief, for there is not only a considerable reduction in the stock of money available for commercial purposes, but that stock has been still further diminished by the hoarding of gold which is going on in the country."

The Philadelphia "Ledger," in a leading article early in August, said—

"Silver purchases under the Sherman law, awakening distrust in the minds of foreign holders of American securities, have undoubtedly had much to do with the present situation."

On July 22, in discussing a flurry in "Americans" in London, "Bradstreet's" said—

"It was impossible to arouse a renewed interest of any dimensions in regard to American securities in the London and continental markets, the latter fact being apparently attested by the utter lack of buying of stocks for foreign account which has shown itself ever since the Baring disaster abroad and the adoption of the Sherman silver act here."

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Statements that contributing elements have been unwise speculation, extravagance, reckless competition and the giving of unlimited credit to those engaged in purely speculative enterprises, do not, on careful investigation, appear susceptible of proof. The "speculation" prevalent last winter was largely in industrial securities; there were few if any other "great extravagances" and there was no extensive giving of unlimited credit. Many firms had been doing a large business for the amount of capital employed, and numerous failures followed. Collections became more difficult to make, banks hoarded their cash, refusing in many cases to pay the checks of depositors for sums due the latter, merchants began cancelling orders placed with jobbers and manufacturers last spring, confining themselves to taking the most salable goods, for immediate wants, and over all that *bête noire*, the diminished gold reserve in the National Treasury, raised its hideous front. Then appeared the psychological phase. Panicky symptoms were apparent after each fresh group of heavy failures, the number of which ran up from an average, in normal times, of from twenty-five to thirty daily, to from seventy-five to eighty daily, and the banks promptly discerned the necessity of increasing the cash on hand. From time to time, sporadic panics among bank-depositors have been a feature. One of these (at Los Angeles) was overcome by the banks' shutting their doors until depositors had had time to calm down. Bank suspensions, many of them of solvent institutions, became frequent. Inability to secure loans promptly on good collateral lay behind this, as it did behind many mercantile embarrassments, money-lenders preferring to keep funds close at hand.

The United Kingdom had been "hit hard" through the crash in Argentines and the Baring panic of 1890; there was a decreased demand for British goods from the Argentine Republic, from Uruguay, Chili, and Peru, and the influence of the crisis was felt in Portugal, Spain and Brazil, and of the crop-failures in France and Russia. After liquidation in the New York stock market at the end of 1890 and the beginning of 1891, many fancied we had reached the extent of the consequences of our interdependence with the financial welfare of other nations—little realizing, in the crash of 1890, the forerunner of what was to be encountered in 1893. The earlier effect of enforced contraction of bank-credits was felt in Wall Street, whose economic function is to determine, approximately, values of properties dealt in. The over-capitalized, inflated and over-stimulated

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"industrial" securities were quick to feel the change, in May, after which most other active securities had a reckoning. With respect to these representatives of property, the end came early. The speculatively-managed "industrials" declined from the highest point prior to 1890, from fifty to eighty per cent in value; four Pacific lines from seventy-five to eighty per cent; the representative trunk lines from nine to seventeen per cent; leading "grangers" from thirty to forty per cent, and other active shares in proportion.

The second phase of the disturbance was found in the widespread closing of factories and mills in the East and West, in excess of the number usually idle in the summer season, manufacturers preferring to await a revival of demand rather than to store products. The severity of the second stage of liquidation is attested by there having been nearly one million[1] industrial, mining and other hands in enforced idleness on or about August 1, as compared with about three hundred and fifty thousand at the close of 1884, the previous year of extreme business depression. At this time there was being recorded a long list of strictly commercial failures each week, an unprecedented number; yet, in logical sequence, the strictly commercial liquidation, following that in financial and industrial lines, was still to be observed. This in turn was to be followed by consequences to the retail merchant of the reduced purchasing power of the general public.

The duration of the consequences of the panic of 1893 to the business community cannot be foretold with accuracy, but, it is safe to assert, the recovery will not be rapid. It would be remarkable, indeed, if there should be a visible return of activity in industrial and commercial circles within the current calendar year. The period of liquidation and recuperation occupied four years following our most severe panic, that of 1873, and two years following the convulsion of 1884, a disturbance more restricted in area and general effect. A house may be razed in a night, but its rebuilding will require weeks, and a nervous shock may so shatter the system that months will be needed for recuperation.

Much has been alleged, *pro* and *con*, as to the possible contributory influence of an "impending change in the tariff," and it must be admitted that the prospect of a revision of the tariff, though in an opposite direction, for the second time within four years, cannot help

[1] "Bradstreet's," August 12.

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proving an aggravation in a period of depression and financial panic. The inability of manufacturers and importers, owing to unsettled conditions, to estimate the probable cost of raw materials or other products six months hence, or the probable demand for goods in 1894, must go far to induce them to work on orders only or in some instances to shut down to await more settled conditions. To this extent, the existing crisis may be fairly said to have been aggravated by a prospect of important if not radical alterations of the tariff. Yet it is worthy of attention that out of seven hundred or eight hundred representatives of manufacturing industries which shut down in the summer of 1893, fewer than one per cent[1] said, "in so many words," that their establishments closed owing to impending or expected tariff alterations.

There is much to encourage a belief in a relatively early recovery from the depression in trade and industry which has left its impress on recent months. Exports of wheat, provisions and other products are increasing; and while crops of wheat and cotton are not excessive, the prospective foreign demand is encouraging, and available export surpluses, while not large, promise good prices. Gold has been returning from abroad, for the benefit of those who are made unhappy by seeing it exported, and quotations, not only for securities, but for almost all staple products, are at "bed-rock," or exceptionally low. Several small speculative attempts at covering either products or securities have collapsed, and the general business situation, in the early autumn of 1893, while reduced in vigor, is relieved of "wind." Credits have long ago been brought back to a normal basis, trade in the United Kingdom has shown unmistakable signs of a revival, and if Congressional students of affairs will study the history of panics sufficiently to ascertain that all, except possibly "war panics," have been precipitated primarily by unsound currency, unwise banking or other financial irregularities, they will see a bright light on the silver question. On the other hand, we may look for a delay in the recovery of manufacturing industries, owing to expected changes in the tariff and a probable difficulty in securing adequate funds with which to move the crops.

It is fair to assume that 1894 may bring with it the beginning of a revival. While the interdependence of the different branches of international commerce is so delicately adjusted as to respond every-

[1] Bradstreet's, August 12.

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where to an injury at any point, it is also so adjusted that a relatively speedy resumption of activity is more easily accomplished now than was the case twenty years ago. It is to be regretted, however, that more bankers and individual capitalists have not realized and shown by their works, that a potent remedy for a financial or credit panic is to lend freely and raise the rate—not to hold fast to surplus funds.

ALBERT C. STEVENS.

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MY FOUR FAVORITE PARTS.

EVERY actor goes through the experience of being constantly pressed to name his favorite impersonations. It is an embarrassing request, for two reasons. First, the actor who has in his time played many parts, extending over a very wide range, finds it difficult to make a choice, to say he feels happiest in this or that character. Secondly, the choice itself seems to suggest that he is passing a final judgment on his own achievements, that he says to the world, "This is my best; on this my reputation rests." As many people will not in the least agree with him, his personal opinion may wear the aspect of a challenge, and of an egoistic display.

I am risking this misapprehension, simply to put on record a few impressions of four parts in Shakespeare which I chiefly love—Hamlet, Richard III., Iago, and King Lear. Perhaps I may preface what I have to say of them by remarking the curious perversity which has prompted some distinguished artists to decry the art of acting. We all know Macready's story of his performance of "Virginius" a few hours after he had buried his daughter. He never payed the part so well; his personal grief made more poignant the pathos of the Roman father, and when it was over he felt that his art was degrading. I read, the other day, in a charming paper by Mrs. Ritchie, how Fanny Kemble told her that acting was repulsive because it quenched the springs of natural emotion. Why this should be the misfortune of the actor and not of the novelist—why Dickens, for example, who lived in the joys and sorrows of the creatures of his brain, and walked the streets all night in the deepest dejection after describing the imaginary woes of an imaginary death, ought not to have given up novel writing to preserve his sensitiveness to real bereavements—I have never been able to understand. What is the degradation of representing parental tenderness on the stage when your heart is bleeding for the loss of a child, if there is no degradation in passing from a death-bed to your desk to tell in a story what has wrung your heart-strings in your own home? The idea is as crude as that the actor who plays the villain of the piece with convincing iniquity must

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himself be dead to every virtue. An extraordinary prejudice has been excited in many simple minds by Fanny Kemble's renunciation of the art which made her family illustrious. I believe they picture the actor as a human phonograph, which, having delivered its message of unreal woe to a weeping audience, remains absolutely callous to every moving scene and sentiment in the everyday world till the curtain rises on the next performance. Incredible as it may appear, the actor may take an acute interest in the common affairs of mankind and have no less than his fair share of humanity. He fashions his impersonations by a mental process, which is not entirely humiliating, which is capable, indeed, of some exalted moments, and of association of ideas which have the charm of psychological mystery. Every character has its own atmosphere, and as he divests himself of one personality, and possesses himself of the spirit as well as the suits and trappings of another, he is conscious of an intellectual transmigration not wholly contemptible. When I am about to resume a part which I have not played for some time, I often sit in my dressing-room, while recaptured sensations and images steal gradually into my mind; and, sad to relate, I find the operation exhilarating and not degrading.

For Hamlet I have that affection which springs naturally in the actor towards the most intensely human of Shakespeare's creations. If Hazlitt could have had his way, and if "Hamlet" had been forbidden to the stage as "hardly capable of being acted," some of the purest pleasures actors have ever known would have been denied to them. All the striving, all the most lovable weaknesses of humanity, the groping after thoughts beyond the confines of our souls, the tenderest attributes of our common nature, fate and free-will, love and death, passions and problems, are interwoven in the character of Hamlet, till he touches us at every point of our strange compound of clay and spirit. To achieve so complete a command over all these elements as to place the impersonation beyond cavil has been given to none of us. But to represent in Hamlet the type of filial love, to suggest that sense of the supernatural which holds the genius of romance like a veil, and that haunted look of one who is constantly with the spirit which has "revisited the glimpses of the moon," to disentangle the character from traditions which are apt to overlay with artifice one of the most vividly real of all the conceptions in art, to leave upon your generation the impression of Hamlet as a man, not as a piece of acting—this is, perhaps, the highest aim which the

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English-speaking actor can cherish. This is why one or two Hamlets—Edwin Booth for instance—have an enduring hold upon the memories of playgoers. Something of the chivalry, the high-strung ecstasy, the melancholy grace of the man clings to the mind when the sterner grandeur of other creations of the poet may have lost its spell.

In playing Richard III. I undertook a duty which the stage had long owed to Shakespeare's reputation. This was the restoration of the play in the form so long displayed by Colley Cibber. It is true that Macready made a determined effort to dethrone Cibber, and that the same example was followed by the late Charles Calvert in his revival of the play at Manchester, but in both cases the acting edition contained portions of "King Henry VI.," whereas the Lyceum version had no single line which was not in the original. Some famous actors have made great names as Cibber's Richard, and the part was played with a pictorial villany, of which the best idea is given by the portraits of George Frederick Cooke. They are monuments of crime—lowering, truculent, robustious, extremely effective in the blood and bombast vein, and, in the last act, more like a pugilist at bay than the prince who has a fateful premonition of his end. Edmund Kean, however, who was very great in this part, played it with an original power which gave a Shakespearian quality even to Cibber. Shakespeare's Richard is a Plantagenet with the imperious pride of his race, a subtle intellect, a mocking, not a trumpeting duplicity, a superb daring which needs no roar and stamp, no cheap and noisy exultation. Moreover, the true Richard has a youthful audacity very different from the ponderous airs of the heavy villain. In this character, as in Iago, the great element is an intrepid calculation. The wooing of Lady Anne, sufficiently startling as an experiment in amorous subjugation, is not carried off by the formidable graces with which tradition invested the part.

The mingled subtlety and simplicity of Iago have never, perhaps, been better indicated than in Macaulay's description of the Italian statesman of Machiavelli's time:—

"We see a man whose thoughts and words have no connection with each other, who never hesitates at an oath when he wishes to seduce, who never wants a pretext when he is inclined to betray. His cruelties spring, not from the heat of blood or the insanity of uncontrolled power, but from deep and cool meditation. His passions, like well-trained troops, are impetuous by rule, and in their most headstrong fury never forget the discipline to which they have been accustomed. His whole soul is occupied with vast and complicated schemes of ambi-

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tion; yet his aspect and language exhibit nothing but philosophical moderation. Hatred and revenge eat into his heart; yet every look is a cordial smile, every gesture a familiar caress. He never excites the suspicion of his adversaries by petty provocations. His purpose is disclosed only when it is accomplished. His face is unruffled, his speech is courteous till vigilance is laid asleep, till a vital point is exposed, till a sure aim is taken; and then he strikes for the first and last time. To do an injury openly is, in his estimation, as wicked as to do it secretly, and far less profitable. With him the most honorable means are the surest, the speediest, and the darkest. He cannot comprehend how a man should scruple to deceive those whom he does not scruple to destroy. He would think it madness to declare open hostilities against rivals whom he might stab in a friendly embrace, or poison in a consecrated wafer."

Although Iago was a simple soldier and no politician, he reproduces all the traits of the mediæval Italian adventurer delineated by Macaulay. Manifestly, such a character should be played with a devilry not writ large in every look and action. The quality of youth, moreover, is all-important. Iago I take to be a young man about eight and twenty ("I have looked upon the world for four times seven years") not embittered by disappointments which have come in middle age, but instinct in all his manhood with the duplicity which belongs to his temperament and his generation. To me he has also a slight dash of the bull-fighter, and during the brawl between Cassio and Montano, I used to enjoy a mischievous sense of mastery by flicking at them with a red cloak, as though they were bulls in the arena. To impersonate the veritable spirit of a creation so foreign to our native thought and atmosphere demands an abstinence from some obvious devices of the stage which enhance a moral monstrosity at the expense of the intellectual *vraisemblance*. Iago is no monster, but perfectly human and consistent, though there is probably no character in Shakespeare which needs to be represented with more delicacy of suggestion and less rhetorical artifice, if we are to saturate the imagination with a cold and constant purpose.

Of Lear, I may candidly say that I doubt whether a complete embodiment is within any actor's resources. For myself the part has two singular associations. It broke down my physical strength after sixty consecutive nights, and when I resumed the part after a brief rest I was forced reluctantly to the conclusion that there is one character in Shakespeare which cannot be played six times a week with impunity. On the first night I had a curious experience. As I stood at the wings before Lear makes his entrance I had a sudden idea which revolutionized the impersonation and launched me into an experiment unattempted at rehearsal. I tried to combine the weak-

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ness of senility with the tempest of passion, and the growing conviction before the play had proceeded far that this was a perfectly impossible task, is one of my most vivid memories of that night. Lear cannot be played except with the plenitude of the actor's physical powers, and the idea of representing extreme old age is futile.

There will always be a controversy as to the precise point where Lear's mind is manifestly unhinged. The old argument is that he is sane enough till the conduct of his daughters drives him mad, and the earlier scenes have generally been played as though an aged man of perfectly sound faculties, but imperious temper, would probably divide his kingdom among his daughters, one of whom is likely to carry her share to a foreign prince. Moreover, though the division is in three equal parts, Cordelia is tempted with a third "more opulent than the others." Kent, the king's stanchest friend and most faithful counsellor, is banished in a fit of frenzy. It seems to me that Lear's action throughout this episode is inconsistent with absolute sanity, that the decay of his intellect has begun before the opening of the play, and that the actor has to represent the struggles of an enfeebled mind with violent self-will, a mind eventually reduced to the pathetic helplessness of a ruin in which some of the original grandeur can still be traced. This is without doubt the most difficult undertaking in the whole range of the drama. If a complete mastery of such tremendous elements is not within the compass of histrionic art, there remains the not inconsiderable satisfaction of suggesting the colossal proportions of the greatest of tragedies. To impress upon an audience a conception appealing so strongly to that pity for human frailty which is the most universal of social bonds, is an achievement which will always engage the actor's highest ambition. In Lear, more than in any other conception of the poet, he is overshadowed by the supreme majesty of Shakespeare's genius, but to interpret that, however imperfectly, must always be a cherished hope and a most gratifying reward.

HENRY IRVING.

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THE BROOKLYN IDEA IN CITY GOVERNMENT.

As the visitor to Brooklyn crosses the noble bridge which bears Brooklyn's name, the first sight meeting him at the city's principal entrance—its Temple Bar, Brandenburg Thor, or Porta del Popolo—is a disorderly, slatternly, tumbledown, dirty, obstructive agglomeration of railroad structures. As he emerges upon the street, if he is not too much depressed, by the exuberant ugliness he is leaving, to look about at all, his eye is next offended by a vacant plot, acquired a year or two ago by the municipality, from which old buildings are now wholly or partly torn down and which remains a forlorn waste of filth and rubbish. This first glimpse of their city which the authorities of Brooklyn choose to give a stranger perfectly symbolizes the political misbehavior and official incompetence and untrustworthiness which they have induced Americans to believe are peculiarly rank within their jurisdiction.

I have been asked to write an explanation of the decay of late years in the public virtue and municipal respectability of Brooklyn —as if, indeed, the fact of that decay were to be assumed without a doubt. So a wise and experienced student of public affairs tells me that I should call this article "The Fall of a Great City"; and the suggestion agrees perfectly with most that has recently been said and written of my city. But I refuse to accept the title; for it would be inexact and even libellous. Brooklyn has suffered no catastrophe, even of a political nature, fit for characterization by the phrase usually applied to the destruction of a great city and its civilization by barbarians. Nor can I admit that there is to-day less public virtue in Brooklyn than there was years ago.

But has there been decay in her municipal respectability? This inquiry brings more anxiety. Respectability in practice is, to say the least, as much a matter of the opinion of one's neighbors as it is of one's intrinsic or subjective merit; and it would be quite idle to deny—for everybody knows it—that, whether justly or unjustly, Brooklyn has of late sunk a long way in political credit. For a time

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her charter was deemed a model; municipal reformers the country over used to delight us by sending for its text, as if one enactment, at least, of the legislature of New York were full of political healing. Bills were introduced and some of them passed for the very purpose, frankly expressed, of assimilating the charters of other cities to that of happy and well-governed Brooklyn. Under this charter, executive administration was believed to have become upright and fair. To this charter it was in part due, as we thought, that the politics of Brooklyn became peculiarly attractive to a body of unselfish and intelligent young men who, though no doubt a little optimistic, were no more optimistic than any men must be who in the political field undertake to accomplish even one thing to make the world better. To this charter was due also the fact that when citizens of Brooklyn travelled to other parts of the country or even into foreign countries, they heard gratefully the praise of their city as an interesting and almost model political community.

Such is the pleasing picture of the past, a picture growing mellower and more ideal with the dimmer light of fading recollection. Whether rightly or wrongly, the opinion of our neighbors has changed. The executive administration of Brooklyn is believed to be feeble and untrustworthy, its public moneys and franchises to be unscrupulously wasted and the criminal prosecution of official misconduct on the part of its servants to be a silly and collusive game—collusive because intended to throw dust in the eyes of the public, and silly because the intention utterly fails.

In all this there is no doubt much exaggeration. As nowadays we have forgotten the faults of which we were critical ten years ago, so things are not so bad now as they seem. If the visitor will courageously persist in his journey into Brooklyn, he will find a city of commodious and comfortable homes which has been sadly misrepresented at its chief gateway. So, if he will look beneath or beyond the irresolute incompetence, the petty knavery and the sagacious brigandage which during the last four years have been conspicuous elements in its ruling politics, he will find a perfectly sound and intelligent public sentiment. This sentiment would to-day, but for its lack of organization, administer the affairs of the city as such a sentiment ought to do, as it easily could do, and as it will do by-and-bye, when the enormous and wide-spread pecuniary loss involved in the present misgovernment shall be appreciated by its citizens. For the direct loss occasioned to a great city by official waste and pilfering and by

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the profligate surrender of public franchises, is much the smaller part of the whole loss. It is not too much to say that the reputation for evil brought upon Brooklyn by the last two years of Mr. Chapin's mayoralty and by the present mayoralty of Mr. Boody, has seriously diminished and will, while it lasts, continue to diminish the attractiveness of the city for residence or business in the opinion of its own citizens and, still more, of strangers, and therefore (for value is largely a matter of current opinion) the value of almost every piece of property within its limits.

I believe there will soon arise an adequate popular appreciation of all this present discredit and loss which, added to the always existing incitements to civic duty, will within a year or two arouse the citizens of Brooklyn to rescue a great and noble city from permanent and irremediable disaster. The exceptional thoroughness and ability of its press, the legal attacks upon particular abuses which have been picturesquely and effectively headed by Mr. Gaynor—a rather curious development of popular government by law-suit, well worth a new chapter in the next edition of Professor Bryce's "American Commonwealth"—the resolute integrity of the higher courts, and the admonitions of respected citizens, will probably give the inhabitants of Brooklyn all the light which may be necessary.

But in the interest of political science at large, it is important that there be not drawn a false conclusion as to the working of the capital feature of the charter of Brooklyn. For that feature is of the first importance in the progress of municipal reform; it is probably an essential condition of the reform. The praises of the charter of Brooklyn which were so unstinted when Seth Low was mayor are no less deserved to-day than they were then. The charter has not broken down, as some seem to suppose. On the contrary, it is working to-day with an almost perfect success. A city is not administered by its charter, but by its mayor and other officers under its charter. It is governed, not by the charter, but by its citizens through the charter which, except as they use it, is quite useless. In such a paper instrument of itself there is no inspiration, no originating force. The evils in the present administration of Brooklyn demonstrate the power for harm which, under its charter, is possessed by a chief magistrate unworthily subservient to secret and dangerous influence. In that demonstration is made perfectly plain the corresponding power for good under the charter which belongs to a chief magistrate who will not betray the authority given to him in trust.

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It is the merit of the present charter of Brooklyn that it enables its citizens with almost entire certainty to fix the place of official responsibility for bad administration, to single out the guilty and, if they will, to reform the administration and punish the culprit easily and promptly. Among a free and intelligent people, surely no higher praise can be awarded to the mere framework of government.

The characteristic feature of the Brooklyn charter is this: Excepting the comptroller, who is the head of the finance department, and the auditor, both of whom are elected, the heads of all the departments of the city are appointed by the mayor solely, with no requirement of confirmation by aldermen or any other body, and the terms of all such appointees of the mayor (except members of the Board of Education, who serve for three years, one-third of the board being appointed on July 1 in each year) expire on February 1, one month after the inauguration of a newly-elected mayor. The mayor therefore may without hindrance determine the entire *personnel* of the municipal administration, except in the finance and audit departments, and except in the uniformed police and fire forces, whose members are removable for cause only and after trial. The mayor does not, it is true, have the same absolute power of removal; but, as he may prefer charges against any official, which shall be heard by the Supreme Court, and as he may, until the court at the end of a litigation shall decide whether the charges are justified, suspend the accused officer and appoint a substitute in his place, his control over the appointee who forgets the respect due to the mayor who appointed him is perhaps sufficient.

In addition to these great powers of appointment and removal, the mayor possesses other important powers. He is the principal member of the board which determines municipal expenditure. He may, by refusing to sign warrants, prevent, or at least delay, any payment out of the city treasury of which he does not approve, and may compel thorough and responsible investigation of its propriety. And he has other specific and lesser powers. I include among these lesser powers the right to veto resolutions or ordinances of the common council. Past experience has shown that fully two-thirds of the ordinary board of aldermen are ready to vote for what is wrong and so to over-ride the useful vetoes of the mayor. The principal benefit of the veto-power, therefore, is probably as an effective means of appeal to public sentiment. All these prerogatives, taken together with the general prestige of his position, probably give to a competent and resolute

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mayor of Brooklyn a greater opportunity of accomplishing practical good in municipal administration than belongs to the mayor of any other American city. It is this deposit of sufficient and decisive power in the mayor alone which is, or perhaps we must rather say, was, the "Brooklyn idea." Its adoption was the subject of much rejoicing among reformers in Brooklyn. At last its citizens were to see, and without difficulty, who was responsible for bad administration; no longer were they to be hoodwinked with stories of the good things the mayor would do if he could. The citizens of so intelligent and prosperous a community both could and would decide correctly upon the merits of candidates for a single conspicuous and responsible office, upon whose good administration their welfare largely depended, while hitherto at each election they had been confused or misled by the division and obscurity of administrative power and by the multiplicity of responsible offices to be filled. No longer would the mayor hold his chief powers subject to veto by the sort of public servants who were likely to be found in the board of aldermen; no longer was the city to be disgraced by the old-fashioned bargains and "deals" which had pretty steadily attended the former hydra-headed administration.

The law making this radical change was passed on May 25, 1880. The citizens of Brooklyn owed its enactment principally to the influence of Frederick A. Schroeder, a German-American citizen, of high character, who had rendered distinguished public service as comptroller and later as mayor of the city, and who, at the time of the enactment, was a member of the State senate. The change was, so the act provided, to take effect on January 1, 1882; and it was fortunate for Brooklyn and for the experiment that on that very day the mayoralty of Seth Low began. When he left the City Hall on January 1, 1886, the experiment was considered to have been, and it had been, a great success; its adoption had been, there seemed no doubt, the most important gain in municipal reform within our time. Not that Mr. Low's administration was perfect; there was about it much that deserved criticism, if the standard were set high. In some places he indicated a needless preference for inferior men, men of little individuality or firmness of character. His appointments were made on the usual strictly partisan lines, except only that he appointed to office some of his personal supporters from the opposite party. But this exception rather proved the rule, for such appointments were after a fashion not at all unusual with politicians. All the more be-

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cause in the theory of his appointments Mr. Low introduced no reform, did he demonstrate the usefulness of the new charter, the power and prestige which it brought to the mayor. The simplicity, energy, directness and dignity of Mr. Low's character were reflected in the municipal administration. Inferior men were made to do superior work. There arose a sort of respect for the government of the city, first in the city itself, then far beyond its borders. Faulty and halting as were many of the steps towards the improvement of the city, inadequate a conception as Mayor Low seemed to hold of a great modern municipality, much was done in cleansing the Augean stables, and the city took at last a sort of joyous interest in itself and in its own improvement.

The "Brooklyn idea" is as good to-day as it was when Seth Low was mayor. It then applied and it now applies to the mayor the doctrine of free-will rather than of predestination. No less to-day than ten years ago, it centres responsibility in the mayor himself. To-day, it enables the people, as it enabled them then, not only to discover the source of bad administration, whenever they will give the necessary attention and labor, but to remedy it. It was the knowledge that Seth Low had adequate power to govern well or ill and that he alone held that power which, added to the belief that in fact Brooklyn under his mayoralty was well-governed, gave him, and practically without dissent, the most distinguished personal reputation which has come to perhaps any political character of Brooklyn. It is the knowledge that the present mayor, Mr. Boody, has had and now has the same adequate power to govern well or ill, added to the well-nigh universal belief that Brooklyn is ill-governed, which has destroyed the fair reputation he enjoyed when he entered the mayoralty, and has brought to him a more nearly universal and contemptuous distrust of his political ability and character, on the part of his fellow-citizens, than has overtaken any mayor of Brooklyn within the present generation. So effective is the operation of the "Brooklyn idea" that, although the public concedes that a part of the general incapacity and low *morale* which belongs to Mr. Boody's administration came over to him from his immediate predecessor, still, in view of the fact of his complete power to deal with the situation, not to speak of his perfect knowledge of the evils existing when he was chosen mayor—a knowledge clearly enough shown by the criticisms which he himself had freely bestowed upon the administration of his predecessor—there is no doubt among attentive observers that the responsibility for the present situation belongs solely to him.

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The "Brooklyn idea" discards largely the principle of checks upon executive power which for a long time after our Revolution was in American politics deemed essential to popular safety. On the contrary, it assumes that the ability to do or permit evil, which the grant of power carries to a public officer, is a good in itself. That the present mayor of Brooklyn now does or permits evil is no proof that the power of mayors generally should be diminished, although it may be proof that the citizens of Brooklyn have made one unhappy choice and may justify a belief that, if they adequately regard their interests, they will make a better choice in the future. But if the people shall make no better choice in the future, the critics of the present mayor will still not be at liberty to assail the charter. They will instead have to admit, either that they were mistaken in thinking the administration evil, or, if they were not mistaken, that the citizens of Brooklyn are insufficiently enlightened. If the latter horn of the dilemma be chosen, it is obvious that the great work needed to-day in Brooklyn is not that of practical and upright politicians, the work of organizing committees, of promoting judicious and reputable nominations, of conducting canvasses with vigor and tact; but rather an earlier and missionary work. Reformers must set themselves to inform and arouse public sentiment; they must wait until a remoter future for any actual fruition in better administration.

There is a second matter of present and practical importance in American political life which the experiment in Brooklyn very well illustrates. I refer to the almost insurmountable reluctance of many, perhaps most, American citizens to hold public officials having undoubted power to a personal responsibility for the use they make of that power. This reluctance exists in private employment to only a very limited extent; and there it is expected to bring, and usually does bring, disaster. Business-men do not, through a false sympathy with a kindly, well-meaning, or rather well-wishing, president of a railway or trust or manufacturing company, rush to his defence, or think for a moment of retaining him after, in fact, whatever his intention, he has ruined the interests committed to him or betrayed them to reckless and unprincipled enemies of his company. But oftentimes the same business-men cannot, as citizens, bear to do this with a public officer. In one form of this harmful amiability towards gentlemen in an important executive station such as the present mayor of Brooklyn fills, stress is laid upon their purity of character. With many this defense is fairly effective; the office is treated as a reward

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or perquisite of private virtue, and not as a means of efficient and honest government, a means whose existence is not justified except as it tends to secure that concrete end. No doubt the private virtues of a man give valuable testimony as to the probability of his exhibiting public virtues if he shall receive official power. It is a sound instinct, amply warranted by experience, which distrusts the public virtue of men whose private life is dishonorable or dissolute. But the testimony borne by private virtues ceases to be valuable in a country like ours where, as we rejoice to know, these virtues are not uncommon, after we have found by practical test of a man in official place whether in public life he be honest or dishonest, sincere or insincere, courageous or cowardly.

Another form of this sort of good-nature on the part of the public is even more demoralizing. I mean the kindly disposition, where mayors, governors and even presidents are concerned, to place the responsibility for a failure to act right upon some one who, in the theory of the law, has no responsibility whatever. For greater clearness I take an illustration from the relations of the present mayor of Brooklyn and its "boss," Hugh McLaughlin. Within the limits which Mr. McLaughlin has set for himself, or which have been set for him by some higher power, he is an able, even a wise man. He is cautious, moderate, patient, industrious, persistent. He is the original "boss" in public affairs. As a "boss" of mechanics in the Navy Yard of Brooklyn, forty years ago, he led successfully a political movement in the comparatively petty politics of *ante-bellum* Brooklyn, whose turbid stream ran between the patronage of the New York Custom House on the one side and the patronage of the Navy Yard on the other; and his title of authority in his trade became his popular political title. Mr. McLaughlin has retained both this title of power and the power itself since that time, with few and brief interruptions. Meantime other "bosses" have arisen, have flourished as political magnates, have made great sums of money, and have fallen, disappearing into jails or foreign lands or remote ranches of the southwest. Those who understand public affairs and recall how few public careers in the United States extend over twenty years, will best estimate the qualities which have for so long kept and augmented the political power and prestige of this man, amid the important and enormous changes incident to the growth of one of the greatest American cities. His duties have, of course, been utterly unrelated to matters of political doctrine; he has steadfastly refused to let his vision be distorted

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or his art perverted by the irrelevance of tariff, currency, state rights. His true function is an agency or trusteeship under what, in the transfer of stock, is called an "irrevocable power," for a large body of persons in Brooklyn holding or seeking office. They procure from him place or emolument to be enjoyed as long as he may deem it consistent with the interests of the entire body. He himself keeps the nobler possession of power, depending not upon the will of any one supporter or section of supporters, but upon the general success of his administration of the spoils.

Mayor Boody, on the other hand, is a man of education, of pecuniary competence, of fluent and pleasing eloquence, and of undoubted kindness, generosity and personal integrity, and was for years a "reformer" condemning the "boss" and the politics of spoils which the "boss" system implies and supports. Having reached the maturest years of active life before he was chosen for Congress, his first office, he was elected mayor, without taking his seat at Washington, through the confident and even enthusiastic support given him by reformers of Brooklyn, whom he had induced to believe that he was one of their body. He had therefore every conceivable motive to meet, and he probably meant to meet, with honor, the heavy obligations which the charter of Brooklyn placed upon him, and in so doing to earn that affectionate and grateful respect of his fellow-citizens which, one would think, must be surely the dearest thing in public life to a man of his age and character. There is practically no dissent from the belief that he has failed to meet these obligations; it is perfectly well known that his official and even his recent and present political associates, when out of his hearing, go as far as any of his adversaries, or even further, in a depreciatory judgment of his ability and the measure of his self-respect, which ought to be no less hard to bear that it is kindly.

The only explanation of this amazing and lamentable change is in the fact, as to which all observers are agreed, and which he, himself, hardly tries to conceal, that his will has been completely effaced by that of Mr. McLaughlin; that he is no longer a free agent, but is a mere agent or attorney of the "boss." There can be no greater treason to the "Brooklyn idea" than to allow such an excuse for such a failure on the part of a chief magistrate. Nor is it sensible for municipal reformers, passing over the officer who alone had power, to spend their energies of condemnation upon the "boss." As neither he nor the section of public opinion at whose head he stands is irre-

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sistible or representative of the motive dominant in the long run in American public life, we ought peremptorily to reject the excuse. We shall do better to let every surrender of this sort made by a reputable man be destructive of his reputation. To ignore the place of real responsibility and instead to deal with the "boss" as an arch-tempter or cruel suzerain to whom it is quite excusable that any respectable kindly gentleman should surrender his virtue and his moral and political liberty, tends to increase the power and prestige of the "boss" and the likelihood of another self-effacement by the next mayor. In the case of public duty, as of private duty, we are to deal with the man who is in a place to resist, but who does not resist. Every executive with great power is crowded upon, if he will permit it, by patronage-jobbers, by franchise and contract-jobbers and by those who tell him that the party welfare requires the surrender of this or that public interest. He can resist if he will, and nobody else can resist for him. If he do not resist, the resulting discredit or disaster belongs to him and not to them.

If the citizens of a great city will show some of the resolute vengeance which political bodies and "bosses" do not hesitate to use effectively, if every man of reputable position and independence taking office shall be made clearly to see that his surrender means a popular contempt and distrust which will make the rest of his life less worth living, it will at least happen that municipal misgovernment will cease to be sustained, after the long-settled fashion of American politicians, by the fair names of citizens who fancy their fellow-citizens will honor them for empty and delusive titles of power. "Bosses" will fail to find implements of their trade among citizens of a respectability sufficient to deceive, as to the real intent, a large enough number of voters. If American cities are not for the present to be governed by faithful servants competent to the difficult and complex work of ordering a modern urban community, then at least we shall be rid of indirection and pretence. The "boss" himself will be mayor, or at least a responsible and genuine lieutenant of his, visibly and without cant embodying his ideals of spoils government; a lieutenant, such as Mr. Gilroy, the present mayor of New York, who has earned his place of real power by resolute and skillful work, and who is of the fibre himself by-and-bye to become the boss. I should be sorry to believe—I do not believe—that, even for the present, a Tammany administration has made the nearest practical approach to carrying out the Brooklyn idea.

EDWARD M. SHEPARD.

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CRIMINALS NOT THE VICTIMS OF HEREDITY.

One of the difficulties in the way of ethical culture to-day is that the believers in that cult feel bound to find an explanation for everything, and that nothing is worth attention that cannot be explained into importance, and nothing worth dropping until it can be explained away. In this way the materialists have felt obliged to account for the criminal, and they have gone so far in their efforts at explanation that, if one may judge from their writings, it is logical to suppose that you might take the worst possible man, give him enough Turkish baths to keep his pores open and his skin generally healthy and sufficient massage to develop the muscles, watch over the condition of his liver, by systematic exercise get his heart's action under full control, straighten his spine by military drill and exercise, cultivate his ear for music and his eye for beauty, educate his intellect,—and that having done all this you would have eliminated the criminal tendency from his life, or, if you had failed in one generation, you might expect that each child he should beget would be a paragon of virtue.

In order to account for the criminal type, physical defects have been supposed to tally with moral defects. An examination of actual inmates of our prisons, however, has shown me that of one thousand men inspected, a trifle more than one-fourth had not only a fine, but an exceptionally fine physical basis of life and strength. The other three-quarters were rather below the average of the people one finds outside the prisons. This, I believe, only goes to show that the criminal is rather more largely drawn from among those who are physically degenerate or disheartened and weighed down by burdensome physical conditions, than from other classes.

I have begun to examine systematically one thousand prisoners and to keep a record of the examination. This examination is not yet complete up to the thousand, but so far as I have gone—about three-quarters of the way—it shows conclusively to my mind that much more weight has been given to heredity as a predisposing cause of criminal life than fairly belongs to it. If the figures of the remain-

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ing three hundred prisoners bear out the record of the seven hundred already examined, they will show that there has been no such transmission of moral qualities as has previously been claimed, except such as might be traced directly to physical conditions. The resistance to temptation is truly not so great in a man physically weak as it should be, when his physical weakness results from vices in a previous generation; in other words, the conditions likely to promote criminality may be inherited. But vices themselves solely as the result of moral impulse I do not believe to be inherited. Nor do I believe virtue to be inherited. I have seen repeatedly the most virtuous children of the most vicious parents; and, on the other hand, I have known the children of the most virtuous parents to turn out the most hardened criminals and the most troublesome social subjects to deal with. There is rarely a popular axiom without some truth at its foundation; and since I have made a careful examination of criminals, the old adage as to ministers' sons has come forcibly to my mind. Physical conditions likely to promote criminality aside, I believe that the child of the thief, apart from his environment and possible training, starts well-nigh as fairly in the race of life as the child of the average citizen. It is environment and training, not heredity, that give the most favorable condition for the development of the criminal impulse.

I wish to put myself on record, after a study of the criminal, and contrary to my previous utterances, as going squarely back to the doctrine of Free Will as laid down by our fathers, and I wish to be understood distinctly and squarely to hold the doctrine of moral responsibility as applying to every sane individual; at the same time making all allowance for such physical conditions as may weaken the will and in some cases destroy it. I do not believe for one moment that crime is a disease, nor by any necessity the result of a disease; though I do believe that it may be the result of disease in some instances. I do not believe that crime and disease are identical, and I am almost afraid of the analogy between them, lest humanity's heritage of Freedom of the Will be misunderstood. Of the seven hundred criminals I have examined, I have found that more than five hundred had a clear motive and a sane motive, though a perfectly understood dishonest one and a criminal one; that in the conduct of their affairs they showed intelligence, and in the pursuit of their avocation a determined and controllable will. I do not believe that one-fifth of this number were ever in a condition when they could

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not have turned around, had they determined to do so, and lived virtuous and upright lives.

For a long while I hardly dared broach this opinion, fearing it might be considered to argue a want of proper charity in me toward my erring brothers. I am now emboldened to utter it quite fearlessly because I find that I am borne out in this feeling by most of the close students of penology in my own country. I find that of the practical penologists fully half have rejected the old theories of heredity as laid down by Ribot and his followers; and there is a pretty general and settled conviction among scientific criminologists that moral qualities, purely and simply as moral qualities, either for good or for evil, are not transmitted.

The effort has been made repeatedly by writers of more or less standing, men so eminent in anthropological science as Lombroso, to account for the criminal on purely materialistic grounds. The hands of criminals have been measured with others, and a standard called "the criminal hand" has been apparently established. One can believe that most pickpockets and adept thieves have delicate hands, because otherwise they would not be successful; but that a man has a delicate hand of a certain formation I do not believe is an indication that he must be a pickpocket or a criminal of any kind. Even the "criminal thumb" has been defined, and while I was in attendance at the International Penitentiary Congress in Rome, impressions of ten thousand thumb-marks of criminals were displayed, intended to show that the thumb-lines were different in the criminal class from any others. I am bound to say in explanation that this was merely the vagary of a mild and inoffensive theorist, and had no official weight in the Congress or in the exhibition. As there were not ten thousand thumb-marks of honest people at hand for comparison, the theory advanced did not gain many followers.

The criminal head has been measured and a criminal type supposed to be established. But the criminal type of head is a very near approach to the *crétin* or idiotic type, which I believe simply goes to show that crimes of a certain kind are more likely to be committed by a class that usually have such heads than by others—a class with small brains who will not take the trouble to trace out intellectually the logical consequences of their acts, but who could do so if they would. Not long ago I saw an instance narrated where a man who had committed a crime was held to be not responsible for it on account of the conditions of his heredity and environment,

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though he showed an amount of cunning, an intellectual grasp of the situation and will-power to evade examination, four-fold as great as were necessary to have withheld him from the commission of the crime. In the one case he simply chose to commit the crime; in the other he chose to exercise his intellect and will to escape punishment. The motive was clear in both cases, and I do not think heredity had anything to do with it in either.

One of the most eminent leaders of liberal thought in this country, a man who has done more than almost any other to promote ethical culture of the highest order, said in talking with me, "It is time the materialists among penologists called a halt. They do not at present make an allowance for a soul; and if it is true that criminals have no freedom of the will, they are hardly worth the trouble that is spent upon them." I believe that most criminals are criminals because they wish to be criminals; that they deliberately choose the profession and follow it so long as its excitements and rewards are adequate to the effort they make; and that they can and do abandon it when such rewards are not equal to the effort, or when the penalties are too great an opposing force, or when, gaining a higher view of life and of their own weakness, they come to desire the things that make for righteousness and virtue. In other words, I believe that a criminal is generally a criminal because it pays him to be a criminal, and becomes virtuous when it pays him to be virtuous. The moment that he understands that "honesty is the best policy," the average professional criminal becomes honest.

The criminal, as I wish to study him in this little paper, is the man who deliberately chooses a life of law-breaking, who serves term after term in our prisons—if he chances to be caught at his acts of law-breaking—and who comprises one of the great number of a well-organized class whose business it is in life to prey upon society, regardless of its laws. Burglars, pickpockets, professional thieves of all kinds, professional forgers and counterfeiters, illicit rum-sellers, prostitutes, gamblers of every description, and other smaller rogues, comprise what I consider the active criminal class. This class—though there is a difference in the figures obtained by different census-workers, varying with the local nomenclature of crime—numbers in this country, I think we may fairly estimate, three hundred thousand persons. The latest census, if the figures should ever be entirely complete, will no doubt show a much larger number than this. But the conclusions deducible when we consider an army

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of even three hundred thousand criminals are sufficiently appalling, and I have chosen the lowest estimate that I may not be accused of using alarmist statistics. One does not need to be a great social economist to see in a moment that, by adding to the value of all the prison "plants" in the country the enormous expense involved in sustaining these people and in protecting ourselves from them, in trying them, and in keeping them in prison, we reach a sum such as makes this subject of sufficient importance to demand the attention not only of social scientists and philanthropists, but of the whole public. And no man has a right to complain, if burglars enter his second-story windows or blow up his bank safe, or if he be garrotted in the street or his name be forged to a check, who has not taken his part as a citizen in eradicating this dangerous class.

The criminal is undoubtedly an outcast from society. He certainly deserves to be. But aside from this I do not believe him to be a man apart from others. I fail to see wherein he is lacking in any of the faculties, mental, moral or intellectual, of other men. We find him standing apart as an enemy to society; but this is his only distinction, and we are bound to protect ourselves against him as against any other enemy. It would be interesting to investigate the extent to which he is also a victim of society and the extent to which he is an enemy of society because he is a victim. But placing all discussion as to causes aside, the one question which we will try to answer is: What are we to do to protect ourselves against our enemy the criminal? At present, society fails adequately to protect itself. As I have already said, just as soon as the criminal finds that the rewards of criminal life are not commensurate with the risks and the labor involved, that his chances of great gains are lost, he will cease to be a criminal. Society therefore plainly has to concern itself with measures that shall increase the risk of a criminal life and reduce its gains to a minimum. Penal measures are the corrective to the criminal class. These measures, to be efficient, must possess three elements: certainty, severity and publicity. If the active criminal knew that the chances of escaping after any violation of the criminal code were infinitesimal, and that imprisonment was absolutely certain to follow the detection of crime, he would feel that he would much rather, much better, spend his life out of prison than in it, and would, doubtless, soon cease to be a criminal.

A large class of our criminal population, on the contrary, are not only unmolested by our city police authorities, but are, in fact, pro-

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tected by them. Thanks to the power of money and political "pulls," the criminal is often perfectly well aware that at the very threshold of his relation to the law he stands a good chance of escaping arrest or punishment. Citizens of New York city and Brooklyn see every day, and especially every Sunday, flagrant violations of the law with the full connivance of the police. The criminal understands this perfectly and knows how to calculate to a nicety the chances of his arrest if he enters upon any criminal exploit. Going a step further, and considering the enormous number of cases that are pigeonholed and forgotten, that never come to trial, and never will come to trial, the criminal sees still another avenue of escape if he does not find the police sufficiently corrupt to screen him in the first instance.

If, however, he should be weak enough in his "pull" on the police force or in the matter of "influence" to entangle himself in the meshes of the law so as to be arrested and brought to trial, he knows perfectly well that legal technicalities may be so juggled with by shrewd lawyers hired with his stolen or ill-gotten money, and that the mind of the intelligent juror may be so befogged by cunning sophistry, that he stands a good chance of acquittal even after he has got into court. If, moreover, he should be so unfortunate as to be found guilty, the long delays through possible appeals still give him a reasonable chance to escape punishment. He takes every one of these things into consideration with every criminal act. They are the study of his life, no less than the criminal practices by which he gains his livelihood. If we see our criminal class increasing, it is not alone because of the feebleness and of the ill-judged scheme of our prison system, but because one of the factors in an efficient penal system, that of certainty, is reduced to a minimum.

But suppose the criminal is found guilty and is sentenced to a State prison or to a penitentiary. Then what do we do for him and for ourselves by keeping him in prison? As I have said before, punishment to be effective must have severity for one of its elements. Your standard of severity, and mine, is not the standard that has been set by the criminal. The most severe punishment for the criminal is to make him do that against which every day of his criminal life is a protest. He is determined that he will not earn his living by honest labor, or at least he is determined that he will live in violation of the law. The most severe thing that can be done for him is to bring to bear upon him all the ordinary conditions of

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society, so thoroughly intensified that he will feel their pressure and gradually come to yield himself to the habit of obedience to them. He must be made to feel that he is a part of the body politic, with an obligation to earn his living and obey those laws that have been thought to be good for the common weal. In fact, he must be brought back from the exceptional conditions which he has chosen for himself to the ordinary conditions which society necessarily imposes upon every individual. If he is to earn his living, we must teach him some trade, and his faculties must be trained to some occupation with which, by a given amount of labor, an honest livelihood can be honestly earned. Or, if an income is already assured to him, he must be made to feel that that income is worthless to him and that the State will make it worthless to him, unless he lives under such conditions as will make him a desirable citizen of the State. In fact, the one idea of the State in the treatment of criminals must be so to train the man that the criminal tendency will be obliterated from his character and the traits that make for a righteous life developed to the highest degree. If this can be done, the State will protect itself from the criminal; if it cannot be done, we shall continue to increase our criminal class in precisely the same ratio to the population, or shall even raise it by the influx of foreign criminals.

So long as the criminal remains a criminal, he is a source of danger and a moral contamination. It is not practicable to kill him —though from a purely economic standpoint, eliminating all Christian feeling and the duty of philanthropic effort for his reclamation, the very best thing that could be done for society would be to kill every ten years all who had placed themselves distinctly in the criminal class. But society must be protected against the criminal so long as he is a criminal; and for that reason we isolate in prisons those who are convicted of crime. It has sometimes been vaguely supposed that imprisonment pure and simple had a deterrent effect, and the theory has been hinted at, rather than distinctly expressed, that the judges of our courts are so gifted with prescience that they can mete out the exact amount of time required for a criminal's reformation. Yet under the old system of imprisonment, with limited time-sentences—a system still in vogue in all our States, but gradually giving way to a more rational one—not more than eighteen per cent of the people sent to a State prison come out with the ability or intention to earn an honest livelihood; that is, out of every one

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hundred prisoners discharged there are only eighteen reformed, and a good many of these are not reformed criminals but are first offenders, men who do not belong distinctly to the criminal class and who would not have committed a second offence if they had not been in prison at all. If we except perhaps one-tenth of the really criminal class whose criminal operations are at least modified or done away with by their imprisonment, society, under the old system of time-sentences and under the present system of prison-labor, is protected against the criminal only while he is locked up. This is a small showing for a large expenditure. Under the old system, it was perfectly well known that a criminal came out of prison just as much a "crook" as he went in, and it became the immediate business of the police to watch him, they showing no confidence in the effect of imprisonment for his good by an expectation that any day he might fall into crime and renew his criminal associations. There is not very much satisfaction in locking up a burglar for three years to meditate and plan other burglaries in the fourth year. To protect society by locking up criminals is a mere palliative. Some of the States of the Union have long recognized this fact and have made the remedy rather more radical by instituting the "Habitual Criminal Act," by which a man on his third conviction for certain offences is judged a "habitual criminal" and is locked up for life.

There remains yet a fourth way in which society may be protected from the criminal, and it is the only radical and true measure which Christian society has a right to insist upon. This is to put him under such conditions of training and surveillance that he will come to recognize the fact that in the long run it pays better to be an honest man than a criminal; that is, to show him so plainly the advantages of an honest life that his will may be roused in the direction of an honest life; in other words, to reform the man, to make him feel the pressure of the law so severely and so persistently that he shall come to understand that the mere chance of a reward for criminal practices is only to be got at a tremendous risk; to train him to the "habit" of honest labor, so that his mind will be fixed on getting an honest livelihood in an upright manner rather than by criminal practices; to cultivate in him an ethical sense and a spiritual impulse for righteousness; to raise him as far as possible to such a bodily condition as will remove depressing physical influences from his life, and will overcome the effect of inherited physical taints that might reduce his power of resistance to evil.

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And here is a proper place to insist that there is such a thing as the "criminal habit," as much as the "clerical habit," or the habit of honest industry; and that this criminal habit must be considered and obliterated. I know well a reformed pickpocket, a man who has led a pure and spotless life for the last five years, a faithful and humble Christian, who told me that during the first year after his reformation the habit of thieving was so strong upon him that oftentimes in a street-car or in a shop his hand had almost grasped a purse or a watch before he could bring the power of his untrained higher will upon it, and he found himself many a time in a cold sweat in recovering from such a shock. It would be an interesting thing to consider what would have been the result on this man's life and character if he had yielded to a habit of years before his sluggish will could act.

The feasibility of converting criminals into honest citizens long ago dawned upon the older penologists, and in the councils of the Prison Association of New York plans were discussed for the establishment of a Reformatory which should be at once a prison and a training-school, a place where a young man far enough advanced in criminal practices to have become a felon should be taken and trained toward an honest life. The late Professor Theodore W. Dwight drafted the bill for such a Reformatory, and it was established in Elmira in 1877. I cannot go into details as to the treatment of felons in this most wonderful prison. I need only say that every prisoner sent there is treated individually, that he is "sized up" according to his mental, moral, and intellectual qualities and his physical condition; that the depths of his character are probed for weak spots, and that then every condition of life likely to strengthen him and to build him up is brought to bear upon him. The rewards of the place are to be gained only by good behavior. All progress is expected to be achieved through intense application of the sternest discipline. Men are sent to the Elmira Reformatory, first, that they may be made to understand that it does not pay to be a criminal; second, that they may learn that it is for them to be other than criminals; third, that they may be made other than criminals. The fact is never lost sight of that the inmates must presently go out into society again and be subjected to the test of daily temptation.

In our old prisons, the conditions of life were entirely different from the conditions of life outside. At the Elmira Reformatory the conditions are made as nearly like the outside conditions as possible,

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but every condition is intensified to its utmost degree. I can hardly conceive a more beautiful sight in life than to watch the enkindling manhood as the processes of training at Elmira continue. Men find they have faculties of mind and soul that they never dreamed of. They find they have abilities they did not suspect. They walk with a new purpose in life because a new purpose has been shown to them. The very wisest feature of the Elmira Reformatory is that a man is sent there to be cured of his enmity to society, to be made to understand that he can grow on his own roots and need not be a human parasite; and under the Indeterminate Sentence he is kept until he does learn that and is released when it is learned; he is released not to become again a menace to society. He cannot go until he has acquired some means of honest self-support, and he cannot leave the institution until a place is found for him to work and earn his living. He remains a ward of the State, under its direct control without process of law, within the maximum term of the statute under which he has been sentenced, until he is released by the Board of Managers on their judgment that he is a reformed man. "Nothing succeeds like success." The Elmira Reformatory has shown a reformation of more than eighty per cent of those who have been trained there.

If this system established at Elmira in 1877 was a good one, why not apply its principles to the entire prison-system of the State? This was the question that the Legislature of 1889 asked itself, and to which it found an answer in the present prison law of the State of New York, which is doubtless the best in the world, though the original law was modified somewhat to suit the not altogether reasonable demands of the labor reformers. The law makes it permissive that any judge sentencing a prisoner shall sentence him on the indeterminate plan, his release on parole being subject to the judgment of a Commission made up of prison officials. The new law also provides for a graded prison-system based on age and on progress in crime. Although the law was passed in 1889, there had been last January only a score of men sentenced under its operation on the Indeterminate plan, and a graded system had not been established owing to the fact that the prisons of the State were so much more engrossed in politics than they were in the treatment and reformation of men.

It is beyond question that New York's three State prisons are dominated entirely by political influences and run for political ends, that the Superintendent of Prisons dare not place himself squarely

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upon penological principles as against the wishes of the political bosses. It is a significant fact that the people of the State are willing to trust the custody of a dangerous class of men, about three thousand in number, to those who avowedly regard the prisons as a part of the political machine. It is a fact, lamentable, easily proven, that the prisons of the State of New York are not to-day conducted with the sole idea of the reformation and uplifting of men. They are run solely to make political capital for the dominant party, they are run in fear of the labor element, they are run to make places for "low-down" politicians and rewards for political leaders. In the State of New York we have seen during the last two years an efficient prison warden of high standing in the National Prison Association of the United States thrown out of one great prison to make place for a politician whose training had been more in the caucus than in the prison; and we have seen another warden thrown out after thirteen years of service, with only forty-eight hours' notice, to make place for a man whose training had been in the press-room of a daily newspaper. It is fortunate for the State that neither of these two new wardens, however inexperienced, is a bad man; but they were not appointed with reference to their character or to the conduct of the prisons, but purely as a reward for political service and that minor officers might be controlled and drilled into line by their superior knowledge of political management. When we run our prisons to reform prisoners, we shall reform them, and we shall then reduce our criminal class. We need not hope to do it before.

The theory of the proper treatment of criminals may be summed up in a few straightforward propositions:

1. A criminal is like any other man.

2. Too great importance has been attached to the matter of heredity, both in the judgment of criminals and in their treatment.

3. Moral traits are not inherited, except in so far as they are directly traceable to physical conditions.

4. The ratio of punishment to crime is so small as to give the criminal such a chance of escape as he distinctly counts to his advantage.

5. The criminal is a criminal of his own volition, and feels that he has an adequate motive for being a criminal. This applies, of course, to the professional criminal who commits crime against property and only incidentally against persons.

6. We cannot reduce the criminal population until we can remove the motive for crime.

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7. The criminal when he becomes a ward of the State must be treated with severity, but under an intelligent method making wholly for his reformation.

8. We cannot reform our criminals until we reform our prisons.

9. We cannot reform our prisons until we take them out of politics.

10. We cannot take our prisons out of politics until special Civil Service rules are fully enforced in our prisons or so long as any prison office may be filled as a reward for political service.

11. In conclusion, to purify our prisons, to save ourselves from criminals, we as Christian citizens must throw our prayerful interest into the matter of purifying our politics and saving ourselves from politicians.

W. M. F. ROUND.

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BOOKS AND READERS IN PUBLIC LIBRARIES.

THE experience of the Massachusetts Free Public Library Commission, gathered mainly from the smaller and poorer towns within the State, has developed some indications of the tastes and preferences of those who use the public library, as well as some facts pertaining to library administration, which may prove of interest and value to those who are concerned in the formation of free libraries or in the practical details of library economy.

This Commission, composed of five persons appointed by the Governor and serving without compensation, was established three years ago to encourage and aid the small towns of the State in establishing free libraries for the benefit of all their citizens, as well as to give information and advice upon all subjects connected with library administration. It has made a careful study of intellectual wants and tastes, especially in the rural communities, to the end that the small libraries stimulated by the State may be supplied with books which the people will read, books which will at the same time cultivate a taste for reading and whose intrinsic merit will justify the public support of a library upon grounds of public policy. In order that these books should be of such a character as to prove of the greatest utility to the largest number of the people comprising the individual community which each library was to serve, a careful preliminary study was made in each particular case. This study included the geographical location of the town and its adjacent topography, whether it lay in the vicinity of the mountains or the sea; its local and historical associations; the men of distinction who have been associated with its history either by birth or achievement; the general occupation as well as the special industries of the residents, and, so far as possible, the opportunities they have had for reading and the books or periodicals they have read. The people have also been invited and urged to make suggestions as to the character of the books most useful and desirable for their town and to furnish lists of such works as they considered of special value.

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Perhaps one of the most valuable suggestions derived from this study was that the patrons of the library, especially in the agricultural communities, are almost entirely young people. The farmer depends for his reading largely upon the newspapers of the day and the agricultural journal, and seldom visits the library. It is probably due to his reading of the excellent periodical literature upon the subject of agriculture and to the fact that this and the newspaper consume all the time he has available for reading, that books upon the science and art of agriculture are, as a rule, seldom called for and are likely to remain upon the library shelves unread. The younger members of the family not only use the library, but are liberal patrons of it; hence the study of their preferences and the guidance and moulding of their taste are among the most interesting and certainly the most profitable duties of the librarian or trustee.

Eliminating from consideration the class of special students who naturally cluster around the larger libraries, it is found that a larger proportion of the people will read books of a high class in the country town than in the great city. The books that have been suggested by the towns for purchase have almost without exception been good books, showing a tendency to healthy and useful literature. It is probable that the era of cheap publication has modified to some extent the use of libraries, in both urban and rural communities. It is well known that the best of non-copyright literature can now be purchased in a variety of editions and in fairly good type at a merely nominal price. This may in part account for the fact that while there seems to be a relative increase in the use of the reference over the circulating department in the larger libraries, a better class of reading is also demanded for home use. The effort of the modern newspaper to supply the demand for general reading by the publication of syndicate stories written by the most popular authors; the marvellous development, especially upon the artistic side, of the illustrated magazine; and the liberal discussion of the "live" questions of the day in politics, sociology and economics by the higher grade of serials and reviews—all of the greatest educational value—are at the same time indications of what the people will read.

It is an indisputable fact that the general reading of these publications forms one of the most important features of that all-embracing culture which includes the evolution and development of the humanitarian, æsthetic and sentimental, as well as of the practical and material interests, varied as they are, of modern life. It is gratifying,

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therefore, to know that these serials, when completed and bound in volumes, are in constant and increasing demand by all classes of readers, especially in the smaller communities. It is due doubtless in part to the artistic stimulus—the education of the eye to appreciate and love the beautiful—which the modern illustrated magazines have given, that the desire for illustrated books is so general as to tax the resources of the library to the utmost; not picture-books merely, but books with illustrations which really elucidate and explain the text. The pencil and the graver have been supplemented by the camera and the half-tone and almost numberless other reproductive processes of modern art, until narratives of travel and descriptions of the developments of science are incomplete and comparatively unattractive to the reader of to-day unless graphic representation goes hand in hand with the text on the printed page. The illustrations lure young and old alike to the reading of instructive books, oftentimes in preference to the purposeless novel. It is almost universally the case that the custodians of our free libraries report that bound volumes of magazines and other illustrated books are in constant use.

The most popular book in our libraries to-day is that thrilling story of the days that, happily, are past—"Uncle Tom's Cabin." It is still read in all our communities by people of all ages and classes and all nationalities. Wherever lists of books having the widest circulation are kept, this book usually heads them. "Ben Hur" retains a remarkable fascination for the reader. "Lorna Doone" and the novels of William Black, among the books by modern authors, have a large circulation. The "Scarlet Letter" and the "Marble Faun" stand high on the record of books most circulated. Some of the stories which delighted the readers of a generation ago, like "The Lamplighter," "Queechy" and the "The Wide, Wide World," seem to have a perennial vitality and are much read to-day; while some of the books whose titles are most familiar to the modern ear, like "Looking Backward" and "Robert Elsmere," after a wonderful run for a time soon drop out of the list of those widely called for. The steady demand for "Ivanhoe" and others of Scott's novels proves their undying charm, and it appears to be a fact that the number of those who read Scott is increasing, while the number of the readers of Dickens is diminishing. In the reference department of our libraries, the most noteworthy of modern developments is the growing use which is made of works upon the fine arts, especially architecture. This is due in a large degree, no doubt, to the growth of free drawing

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schools and the great development of American education upon the artistic side in the last decade.

Biography, especially autobiography, which exhibits with minuteness the personality of the subject and the details of the peculiarities or eccentricities of those who have accomplished something in the world, told in the simplest and most direct form, rivals the novel in popularity. The "Personal Memoirs of General Grant" is one of the books that well illustrate this class of reading. Notwithstanding its wide sale, it is still in constant demand. The lives of the other leaders in the civil conflict, especially the portions told in their own words, are also popular, and the graphic incidents of the war find ready readers. The dry details of ancient and mediæval history are not read so much as they were a quarter of a century ago. But the books which tell the story of a nation as illustrated by the life of its people and the thrilling episodes of any era—more especially the era of modern history and of American history—when written with artistic literary skill, are in general demand by all classes of readers. It is the personality of history, if it may be so expressed, which attracts the attention of young people to-day. It is one reason of the great popularity of Charles Carleton Coffin's histories of the war that he not only writes with an enthusiastic pen but recites in thrilling form the story of events he personally observed.

Readers at large are also more interested in the present condition of a country, its resources, its people, and the habits and customs of their daily life, than in the histories of the past dynasties which have ruled them or in the tedious detail of discovery, conquest and development, unrelieved by thrilling episodes. The story of life in China and Japan to-day is interesting to the general reader, while the romance of the ancient or mediæval history must be set forth with a master-hand to command attention beyond the limited circle of the special student. The reading public of to-day like real incidents, told in lively, easy-flowing narrative; incidents of the life of which they have some personal knowledge or experience. This is illustrated by the fact that in all our sea-coast towns there is an insatiate demand for voyages and books that deal with the sea and seafaring life. Stories that have for their basis the incidents of local history, the daring life, the hardships and privations of the pioneer, or deeds of martial prowess or patriotism, find interested and eager readers.

It is owing, doubtless, to some extent to the prominence that has been recently given to nature-study in the public schools, that books

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which tell in simple, untechnical language the story of birds, animals and plants and other natural objects which fall under the personal observation of the reader, and which give the information that leads to their easy identification, are coming into more general use. There is a dearth of good books of this class. One of the latest, and a book of superior excellence, is Mrs. Dana's "How to Know the Wild Flowers." A book of a popular character upon minerals is greatly needed. Many of the best books of this nature are unfortunately written for other countries and climes, and the descriptions are not sufficiently definite or adapted with accuracy to the habits and life of the objects we find around us. It is gratifying to know that the charming works of delightful observers like John Burroughs are gradually finding an enlarged circle of readers.

It seems to be a fact, much as it is to be deplored, that the good old classics of English literature, while the lighter form still retains some hold upon the general reading public, are not so widely read as they were a generation ago. Graces of style do not appear to have the charm for the present that they exercised over the preceding generation. Whether this apparent fact is in any degree due to a diminishing literary spirit and enthusiasm in the atmosphere of our higher institutions of learning, is a question which may be suggested as worthy of thoughtful consideration by those upon whom the great responsibility of the education of the future citizen rests.

It is unfortunate that there are so few books of genuine, well-sustained wit or delightful humor. Fun is appreciated in the long winter evening by the country fireside, and every library should supply the best that literature affords to drive dull care away and to direct attention to the humorous side of a life that at its best is likely to have too many serious hours. Every librarian is well aware of the dearth of literature that amuses without depending upon stale or doubtful jokes and over-studied attempts to make orthography represent drawl and lingo, which are often a libel upon the unstudied provincial or home-taught dialect. Works of fiction, of course, are more generally circulated than books of any other class. Nearly three-fourths of the circulation of the average reading library is composed of the lighter literature. Stories are a child's earliest reading, and good fairy-stories are said to be the birthright of every intelligent child. The "Household Tales" of Grimm, the "Wonder Stories" of Andersen, "Alice in Wonderland," Kingsley's "Water Babies," the "Arabian Nights," Hawthorne's "Wonder Book" and "Tan-

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glewood Tales," "Robinson Crusoe," the "Swiss Family Robinson," and other books which every reader will call to mind as among the delights of his childhood and youth, still retain and doubtless ever will retain that charm which leads the child to find a delight in books and reading. They are in constant demand in every library, and the taste which they unconsciously stimulate can easily be trained, by introducing the legends of chivalry and the romance of early history, to an appreciation of Abbott's or Miss Yonge's histories. From these the transition is easy to the skilfully told story of the life of a people or a nation. The real success of a small library, in fact, depends upon the alertness with which its managers watch the tendency of the readers and maintain interest by gratifying the demand for new books of a popular and entertaining as well as of an instructive character.

The public library has been aptly called the university of the people, and its value as an adjunct of the public school, extending the educational influence of good reading after school-days are over, is of itself a sufficient reason for the maintenance of a supply of free books at the public expense. Usually the modest annual appropriation for the town library is secured with little or no opposition. The townspeople feel that the library is an attraction which makes their villages more desirable for homes and that the value of their property is thereby enhanced; that a good public library is an investment of money that brings a material as well as an educational return.

The three leading legislative acts which have had an influence in stimulating the formation of libraries in Massachusetts have been the law of 1798, providing for the organization and management of the Social and Proprietors' libraries, which rendered excellent service during the first half of this century; the law of 1851, authorizing the towns to establish public libraries by taxation, an act which lies at the foundation of our free public library system; and the law of 1890, which established an Advisory Commission and granted direct aid from the public treasury for the foundation of libraries in the smaller and poorer towns. The direct result of the three years' service of the Commission has been the establishment of fifty-seven libraries in towns where none existed before. The influence exerted indirectly has been of a wider and more general character, quickening the interest of the public in libraries and attracting the people of other states and countries to a region in which the free public library system is practically extended so as to be available to all but a small

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fraction of the population. The State is divided into 352 local autonomies, and its population in 1890 was 2,238,943. There are libraries from which the people are entitled to take books for home-reading, free of all expense, in 305 of these towns and cities, which embrace more than ninety-seven per cent of the population. The aggregate number of volumes in the libraries is two-and-three-quarter millions, and the circulation for home use is five million volumes per annum—more than two volumes to every man, woman and child in the State. The forty-seven towns that are to-day without free libraries are the smallest towns in the rural portion of the Commonwealth and contain in the aggregate less than three per cent of the population. In most of these towns an effort is being made to take advantage of the State law, and it is believed that before long the resident of the most isolated hamlet will be able to while away his solitary hours with the books which an intelligent and generous public sentiment has provided free of cost for his use.

The amount expended by the State toward the formation of the libraries in the towns aided by the Commission is limited to one hundred dollars in each case. The towns, graded according to their valuation, must agree to make an annual appropriation of from fifteen to fifty dollars for the use and maintenance of the library, in order to receive aid from the Commission. In a large number of cases, the appropriations made by the towns have been greatly in excess of the minimum fixed by the law. The inducement offered by the State has resulted in generous provision for the libraries by town appropriation, at a slight expense to the Commonwealth. The money appropriated for libraries from direct taxation has been supplemented by private generosity in the most discreet and effective manner. More than six millions of dollars have been bequeathed or given by public-spirited citizens of the State for the purchase of books and the erection of library buildings. Many of the latter are models of architectural grace and are sumptuous in their construction and furnishings.

Experience demonstrates that the modern library, to be of use to the largest number of people, must be free. The smallest fee for the use of books is a fatal obstacle to their general circulation. This fact has been demonstrated repeatedly by actual statistics, notably in the city of Springfield, where in one year from the date the library was made free the number of card-holders increased from eleven hundred to more than seven thousand and the circulation of books from forty-one thousand to one hundred and fifty-four thousand. Many

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of our libraries are under the absolute control of boards of trustees, one-third of the number constituting each board being chosen by ballot at each annual town-meeting to serve for the term of three years. In cases where large gifts have been made by individuals, the most satisfactory results have followed where the fewest restrictions of any nature have been imposed by the donor.

It is a mistaken generosity which provides a town with a library for whose care or maintenance it is never to assume any responsibility. If a building is to be given, it is generally advisable that the town should be asked to provide a site, and it is certainly desirable that the town should provide annually for at least some part of the maintenance and care of the library. An instance has arisen during the last year of the closing of a library in one of our cities pending a legal contest over a will—an event that would never have occurred had the city been made in any way responsible for the library's management or support.

The suggestions in this article are derived mainly from the experience of the writer as a member of the Massachusetts Commission. Since this Commission was created, a similar Commission has been established in New Hampshire. Connecticut has recently provided for a corresponding work to be carried out by a Committee to be appointed by the State Board of Education, and efforts are making to secure a similar agency in several other States. The Commission is purely advisory, and its members serve from their interest in the work and without pay. The authorities of any library call upon them for advice as to the selection and purchase of books, cataloguing, or any other matter of detail concerning the administration or maintenance of a library. It is not improbable that in time the functions of the Commissioners may be enlarged and other duties committed to them. But they should be allowed to remain a purely advisory body. The final and absolute control of the libraries should not in any case be vested in any centralized board. It should remain in the hands of the people of the local community the library is to serve. Advice, kindly and sympathetically given, it will be found is more effective than mandatory power, the exercise of which has a tendency to excite opposition from those it is designed to benefit.

C. B. TILLINGHAST.

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FEDERAL AND CONFEDERATE PENSIONS CONTRASTED.

NOW that THE FORUM'S articles on pensions are attracting such widespread attention, a few facts regarding the pensioning by the Southern States of former Confederate soldiers will, I hope, be of interest to its readers. The statistics here presented, though not so complete as could be desired, were obtained at first hand from authorities in the various States; and care has been taken to make them as accurate as possible.

It is not generally known that all the Confederate States either grant pensions to, or have homes for, Confederate soldiers. The total number of pensioners and inmates of homes in all these States—Alabama, Georgia, Florida, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Texas and Virginia—is about 27,055; and the amount paid annually in pensions and in the maintenance of homes is about $1,126,736. There are also Confederate homes in Maryland and Missouri, with 276 inmates, which were maintained last year at a total cost for the two States of $24,000. This sum included improvements made during the year. The regulations and methods vary so materially in the different States that it has been found impossible properly to classify the payments. In some instances, the cost of maintaining the homes last year was not separated from the cost of improvements; and in these cases the totals named in the following paragraphs appear as cost of maintenance. In some cases also the pensions were allowed in a fragmentary way, so that figures absolutely correct could not be obtained; but in every instance they are approximately correct.

Georgia heads the list of single States, having paid last year $445,000 to 7,400 pensioners. Of this sum, $185,000 was paid to 3,200 veterans and $260,000 to 4,200 widows. The State has a Soldiers' Home, situated on a tract of 119 acres of land, which was built by private subscription at a cost of $42,000; but it remains closed for lack of funds. Alabama comes next to Georgia, with 4,955 pensioners, who received last year $133,124.32. It has no Soldiers' Home. North Carolina has 4,747 pensioners, who received

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$103,000. It has a Soldiers' Home with 50 inmates, and the cost of its maintenance this year has been so far $10,000. Virginia has 3,450 pensioners and pays $99,205; and 181 inmates of Soldiers' Homes are supported at an expenditure of $15,220. South Carolina has 2,249 pensioners, who receive $50,000, but has no Soldiers' Home. Mississippi has 2,000 pensioners, who receive $62,400, and has no Soldiers' Home. Arkansas has 787 pensioners, receiving $31,375, and maintains 20 inmates of a home, costing $10,300, at a yearly expenditure of $2,500. Florida has 374 pensioners, who received $37,841. It has a Home which cost $10,000 and on which $2,500 was expended last year, but it is not now opened. Louisiana has no pensioners, but it has 50 inmates of a Home upon which last year $8,000 was expended. Tennessee has 576 pensioners, receiving $61,875, and 108 inmates of a Home costing $32,000 were maintained last year at an expense of $7,500. Texas has no pensioners, but it maintains 108 inmates of a Home at a cost of $57,285. The Maryland Home has 84 inmates, and the Missouri Home, 72. Each Home cost the State concerned $12,000 last year. The first cost of the Maryland Home is not given; that of the Missouri Home is $60,000. Thus we have a total of 27,211 Confederate pensioners and inmates of Homes, including Maryland and Missouri, and a total payment to Confederate pensioners and for Confederate Homes last year, including Maryland and Missouri, of $1,150,936.

Taking the States in the order of their greatest payments, some curious facts are elicited. Georgia, which stands at the head of the list, pensions rich and poor alike, though in the other States indigent persons only are entitled to pensions or to shelter in Soldiers' Homes. In this State the widows of soldiers who died in the service, or who have since died from wounds received or diseases contracted in the army, are entitled to pensions provided they have not married since the death of their soldier-husbands. The fact that the soldier-husband did not return home after the close of the war is taken as conclusive evidence of death if he has not since been heard from. Pensions are allowed on the following basis: Loss of both feet or legs, or both hands or arms, or one hand or foot and leg or arm, $150 a year; loss of sight of one eye, or loss of hearing, $30; loss of foot or leg, or loss of hand or arm, $100; injuries whereby a leg or arm is rendered essentially useless, $50; loss of one finger or toe, $5; loss of two fingers and two toes, $10; loss of three fingers and three toes, $15; loss of four fingers or four toes, $20; loss of four

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fingers and thumb or five toes, $25; permanent injury from wounds received or diseases contracted in the service, whereby the soldier is rendered practically incompetent to perform the ordinary manual labor of life, $50, or when total disability results, $100; injuries from wounds whereby a hand or foot is rendered substantially or essentially useless, $25.

Alabama levies a tax of one-half a mill on the dollar as a Confederate pension fund, the amount thus raised to be divided among all worthy applicants. Beneficiaries must not possess an income or taxable property in excess of $400.

The Soldiers' Home in North Carolina was built by the State and is supported by the State and by private subscription. The State appropriation for its support last year was $3,000. The appropriation this year is $10,000. In 1889 a tax of three and one-half mills on the dollar and a poll tax of ten cents were levied for pension purposes; and the *ad valorem* tax has been recently increased. Only veterans unable to earn a living are admitted to the Home. A widow, to be entitled to draw a pension, must have lost her husband during the war and must not have remarried. Any veteran or widow holding a National, State, or County Office that pays $300 a year, or owning in his or her name (or if a man, in his wife's name) property to the value of $500, is not entitled to a pension. Anybody purchasing a pensioner's claim for less than its face value is held guilty of a misdemeanor and may be fined or imprisoned, or both. The annual pension for total disability is $100; the smallest annual pension, $25.

Virginia's Soldiers' Home was built by private subscription. The State appropriates an amount not to exceed $30,000 a year for the support of the Home. A large increase over the amount expended last year it is expected will be shown in the present fiscal year. Besides the main building, there are several cottages which were built at the cost of persons living in different parts of the country and were presented to the Home. All old Confederate soldiers and sailors who served honorably during the war and who have borne a good character since are entitled to admission to the Home if they are in indigent circumstances. No insane persons or habitual drunkards are admitted. Nobody is entitled to a pension who has an income from all sources of $300 a year, or who owns in his or her own right (if a man, in his wife's right) property of an assessed value of $1,000. Soldiers who lost an arm, leg, hand or foot, while in the discharge of

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duty, receive $30 a year; for loss of both eyes, both feet, both hands, or a hand and a foot, $60. Widows, who have not remarried, of soldiers who lost their lives during the war receive $30 a year.

South Carolina pays pensions to disabled Confederate soldiers of from $15 each to $100, according to the disabilities. The State makes in addition an annual appropriation of $50,000 to be expended in pensions. This amount is distributed in equal sums to 2,249 soldiers and unmarried widows of soldiers who were killed during the war. Last year, each pensioner's share of this fund was $22. Only such married soldiers as are without property, in their own or their wife's name, sufficient to return an income of $250 a year, are entitled to pensions. The word "income" is construed to embrace any amount received as wages or salary or in any other form.

The Confederate pensioners of Mississippi are divided into three classes—soldiers, the widows of soldiers, and servants of soldiers. Indigency and inability to make a living from wounds or any other cause are conditions precedent to drawing a pension. No pensioner may have an income exceeding $300 from all sources. The 2,000 pensioners on the rolls received last year about $31.20 each.

Tennessee has an excellent Soldiers' Home, built by the State at a cost of $32,000 on a tract of land containing 475 acres, forming part of General Andrew Jackson's old homestead, eight miles from Nashville, which with "the Hermitage" itself is now the property of the State. The Legislature appropriated last year $7,500 for the support of the Home and its 108 inmates. The requisites to admission are indigency, good character, and a clean record as a soldier. The State does not pension widows. Pensions are allowed to Federal and Confederate soldiers alike, provided the former are not already drawing pensions. Pensions are allowed only to soldiers whose disabilities resulted from injuries received while in active military service, in the line of duty, or while in prison. The pension rates are as follows: Total disability, $25 a month; partial disability, from $10 to $8.33 a month. It is made a duty of the State Pension Board to withhold pensions from all beneficiaries "who habitually waste the State's bounty in drunkenness." It is a misdemeanor for a lawyer or other person prosecuting a pension claim to receive a fee exceeding $10, the penalty being $500 fine, and imprisonment for not less than ten days.

Florida pensions 280 veterans and 94 widows of soldiers who were killed or who died in the service. The $37,841 paid during the

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last year was on a schedule ranging from $150 to $30. A pensioner must not own $1,500 in either his own or his wife's name and must not occupy a position through which he is enabled to earn a livelihood. Florida's Soldiers' Home was built recently at Jacksonville by private individuals. It cost $10,000, and the State makes an appropriation of $2,500 a year for its support. The Home has not yet been thrown open. One of the rules is that an inmate must cheerfully submit to discipline and must not be guilty of conduct unbecoming a Confederate soldier.

Texas pays no pensions, but has a Confederate Soldiers' Home at Austin. This Home was conducted for several years as a private corporation, supported by subscriptions from all parts of the Union; but Gov. James S. Hogg three years ago advocated State control of the institution. After his election, the Legislature passed a law in conformity with his ideas, and the Home is now supported by the State. According to an estimate of the President of the Board of Managers, there will be an average of 200 inmates during the two years beginning March 1, 1893, and $41,810 will be required annually for their support and for necessary improvements. The Home was transferred to the State by the corporation controlling it, and since that time, up to December 1, 1892, the State had expended $57,285 in the purchase of additional grounds, in improvements, and for the support of the institution. In order to be eligible for admission, a soldier must be indigent and disabled, and must have been a resident of the State since January 1, 1891.

Arkansas, besides its payment of $31,375 to 787 veterans and widows, expended last year $2,500 as a supplementary fund in support of the Soldiers' Home, which was built by the State at a cost of $10,300. The grounds for the Home were purchased by private subscription, and the institution is nominally supported in the same way, though the State is expected to make up deficits. An inmate of the Home is not entitled to a pension and only soldiers unable to earn a living are admitted. A special levy of a quarter of a mill on the dollar is made for pension and Home purposes. Pensions are allowed of from $100 to $25 a year; widows whose husbands were killed in the service receive $25 a year.

Louisiana pays no pensions, but has within the last five years expended $15,000 in providing and repairing artificial limbs for Confederate soldiers and in small sums to relieve distress in special cases. Since 1883, she has expended in rough figures $75,000 in founding

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and maintaining a Confederate Soldiers' Home at Bayou St. John, near the bridge at the end of Esplanade Street, New Orleans.

Maryland has a Confederate Soldiers' Home at Pikeville, but pays no pensions. The building was formerly a Government arsenal, was given to the State and was in turn given by the State to the association which now has it in charge. Any destitute soldier or sailor who is a citizen of Maryland and who served honorably under the Confederacy and never deserted is eligible to admission. The $10,000 paid for supporting the 92 men on the rolls of the institution last year was furnished principally by the State, but was supplemented by private subscription. Maryland also has a Confederate widows' home in St. Paul Street, Baltimore. It is on rented property and has twelve inmates. Last year $2,000 were expended on its support, this amount having been furnished by the State and through private subscription. Widows and mothers of Confederate soldiers are eligible to admission.

The Confederate home of Missouri cost $60,000 and was built and is supported by private subscription. The Grand Army Posts and veterans took an active part in raising funds for the construction of the home. At least one veteran Union soldier who is pensioned by the General Government turns over his pension regularly, as soon as it is drawn, to the Confederate Home fund. The main building, which cost $25,000, was dedicated on June 8, 1893. At that time there were 72 inmates—49 men, 12 women, and 11 children, and about 100 veterans were waiting to be admitted. The $12,000 paid for maintenance last year included some improvements. All Confederate soldiers, their wives and their children under fourteen years of age who are unable to support themselves, are eligible for admission.

As my object in writing this article is to present facts rather than to make deductions, I will conclude with a brief comparative statement. First and last during the Civil War, it is generally agreed, there were enlisted 2,772,408 soldiers in the Union army. Of these, 876,068 were on the pension rolls last year, and it is estimated that 1,000,000 will be receiving pensions by the close of the present year. The appropriation for 1893 for Federal pensions was $146,737,350, which an anticipated deficit may increase to $170,000,000, or more. There are seven National Soldiers' Homes, with 14,193 inmates, and twenty State Union Soldiers' Homes, with 5,325 inmates.

It is estimated that 600,000 soldiers enlisted in the Confederate army. Of this number, 26,538 persons, including widows, were pensioned last year by the States in which they live, receiving altogether

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$1,023,730, and 793 were in Soldiers' Homes whose maintenance last year cost $127,206. Pensions from the general government were received last year by 55,460 Union soldiers and widows who live in the ex-Confederate States, the average sum for each person being estimated at $165, or a total of $9,160,900. About thirty per cent of the Federal soldiers received pensions amounting to about $165 each per annum. Of the Confederate soldiers and widows, 26,538, or less than five per cent of the number enlisted, received pensions from the Confederate States, the average amount for each person being about $38.50, and a grand total of $1,023,730.28.

Nearly 400,000 more Federal pensioners are on the national pension list than there were soldiers in the Confederate army! It is estimated that the South has paid indirectly since the war to pension Union soldiers, $350,000,000.

M. B. MORTON.

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WOMEN'S EXCITEMENT OVER "WOMAN."

WHEN God made man and pronounced him good, woman, it is to be humbly but firmly maintained, was included in the divine approbation. It is well to recall this fact, since to any thoughtful observer of women to-day, this half-and-more of humanity which is not man seems smitten as with an uneasy sense of having, with considerable ostentation, to account for itself and to justify its creation.

In the beginning, it is probable, woman shared with man that wholesome reluctance to work which he is still natural enough to manifest; but one must fear that the art of idling—that gentle gift of the gods—has now passed out of her possession. It is certain that she has forgotten that work was once designated as a curse and designed as a punishment. For such is the feminine appetite for being busy to-day that, in spite of the fact that women have always done more than half the work of the world without getting special credit for it, they are now reaching out eager hands for that share of the world's curse which has hitherto fallen on the shoulders of men alone. They are in the professions, in commerce, in trade, in politics, in finance and in men's attire. They own ships and run them, they raise live stock on Western farms and make fortunes, they speculate in stocks and lose fortunes, they manage vast philanthropies. They are bakers, butchers, barbers, artists, poets, sculptors, and Lady Managers. There is probably no reason why they may not yet be tailors and telegraph linemen, the two trades which a thoughtful man has recently noted as the only trades in which women are not at present busily employed. It is, therefore, not marvellous that women should be engaged to-day (to quote the language of one of the most honored lady-discoverers), in "celebrating as more important than the discovery of Columbus the fact that the General Government has just discovered Woman." One must allow something, certainly, to the rapture of a sex that has just been discovered. But the fact is, in all ages and in all stages of civilization, women have always done half the work of the world and carried half its responsibilities. Their present wonderful activity, which Miss Willard calls "lifting the sex

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out of mere sex-hood into womanhood," is neither new nor wonderful —except in her way of describing it. The one point of difference is that while women were once content to do their work unostentatiously and without asking special recognition for it, to-day they manifest a disposition towards the title *rôles* and the limelight and the centre of the stage.

Hard as it is to realize that the world has always been full of women as clever, as dignified, and as well if not so publicly engaged as those who are to-day in full enjoyment of all the splendid but rather trying privileges of their sex, the historic truth is, that in point of every privilege most of the women of the Middle Ages might have been envied by any woman of any country in the world at the opening of this century. Neither do the times following—those that gave the world Elizabeth, Mary, and Lady Jane Grey in England, Isabella in Spain, Vittoria Colonna in Italy and Catharine de Médicis in France—afford opportunity for patronizing comment from the women of to-day. And it is quite probable that any one of the gifted artists and sculptors among the women whose decorations at the World's Fair have been the text of so much rapturous applause would be proud to remind their applauders that Lavinia Fontana in the sixteenth century was appointed painter-in-ordinary to Gregory XIII, that Gentileschi was famous for her portraits of the Court of Charles I, that Serani and Propertia de Bossi and Sister Plantilla and Rachel Van Pool all attained to greater honor in their time than will probably fall to most women of genius in what is gallantly termed the "woman's cycle."

Up to the period marked by the dominance of the Puritan influence, the only sex-distinctions in work and mind seem to have been those that were formed along very obvious and healthy lines. I am far from asserting that the relations between men and women at this time were those of ideal justice, or even of justice at all. But they belonged definitely to their times. They were the result of both natural and sexual selection, working upon the pagan ideal, in which every woman was supposed to be under the protection of some man and thus to be subordinated to him and represented by him; but with them there was between the sexes neither rivalry in practical matters nor an abnormal sex-consciousness in intellectual affairs. The women were as shrewd, as busy, as contented and as unconscious of themselves as the men. There were exceptional men and exceptional women to match them, and between these there was perfect equality

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in privilege and in power, while the rank and file of both sexes had not yet discovered the inferiority of woman's mind as now scientifically deduced from the weight of her brain, the construction of her shoulder-blades and the fact that she buttons her garments "centripetally" while a man buttons his "centrifugally"—whatever that may mean. These important deductions came later.

That the narrowing influence of Puritanism should have changed the mental attitude of the sexes toward each other is natural, for it is impossible that so great a moral change as was wrought by Puritanism could take place among any people without affecting greatly both the character and the position of the women. John Wallington, "turner in East-cheap," but no less a Puritan gentleman, leaves us a portrait of his mother as that of the model London housewife. He says:

> "She was very loving and obedient to her parents, loving and kind to her husband, very tender-hearted to her children, loving all that were godly, much disliking the wicked and profane. She was a pattern of sobriety unto many; very seldom was seen abroad except at church; when others recreated themselves at holidays and other times, she would take her needle-work and say, 'Here is my recreation.' . . . God had given her a pregnant wit and an excellent memory. She was very right and perfect in all stories of the Bible, likewise in all the stories of the martyrs and could readily turn to them; she was also perfect and well-seen in the English Chronicles, and in the descent of the Kings of England. She lived in holy wedlock with her husband twenty years, wanting but four days."

Here is the Puritan's ideal woman—the woman of the type that made the mothers of this country—dutiful, chaste, pious, practical, sober-minded, narrow, knowing her Bible and her English History, keeping within her walls except when she went to church, neglecting no duty in life, not even that of hating the wicked as much as she loved the righteous.

At the same time, there was an influence second only to that of Puritanism in developing this sex-consciousness among women: the presence of the exact opposite to the Puritan woman—the woman of the Stuart court, the product, as were the men about her, of an impassioned revolt against the unnatural severity of the Puritans among those whose blood still beat out the rhythm of Shakespeare's time. This woman was clever and full of affairs, she made or lost the fortune of public men as she chose, she was well informed in public matters, and was as gay and witty and licentious as the Puritan woman was chaste and decorous. It is inconceivable that, with the

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opportunity so close to him, and with the human nature not all out of him, the male Puritan should not have regarded this woman as the "awful example" to which he pointed when he wished to inculcate among the females of his house a proper appreciation of the humble and modest virtues. That this would help to intensify the sex-consciousness already existing among the women of the time is indisputable, for this particular development lay along the line of morals.

In the period following the Puritan era, mind as well as morals develops the *sequelæ* of this disease of sex-consciousness. What woman's humble ingenuity is not able to suggest in the way of surrender, man's exalted egotism is equal to supplying. With an eager craving for learning, women exhibited a diffidence in acknowledging it, almost as reprehensible as the masculine prejudice against gratifying it. Mary Fairfax, reasoning that it was "unjust that women should have been given a desire for knowledge if it were wrong to acquire it," nevertheless was obliged to teach herself Euclid and Greek by stealth, and to depend on her memory of Euclid for original work at night, since candles were wholly denied her. Mrs. Radcliffe naïvely confesses in one of her prefaces that she was always compelled when writing to restrain her sense of humor to a degree consistent with feminine propriety. Dr. Johnson at his own suggestion taught Fanny Burney Latin, but was not willing to face the public opprobrium sure to follow such a heresy, and therefore enjoined her to say nothing about it,—a caution she was quite disposed to heed, "thinking," says Mr. Seeley, "it was an injury to be considered a learned person." Hannah More's father, a man of robust common-sense and much learning, but nevertheless (so her biographer tells us) "remarked for his strong dislike of female pedantry," undertook at his wife's request to teach little Hannah Latin and mathematics. After a short time he became "frightened at his own success" and dropped the mathematics, keeping on with the Latin only at the passionate importunity of both mother and child. That famous divine—and donkey—Dr. Gregory, in his "Legacy to my Daughters," accepted as a standard work on female propriety in the eighteenth century, commended to girls who were so unfortunate as to be robust by nature such constant simulation of sickly delicacy as was considered necessary to keep up the proper feminine charm. It was he who cautioned all women carefully to hide such good sense and knowledge as they might possess; the first being an undesirable attribute, as assuming a "superiority over the rest of the company"; the second as

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equally undesirable, because "men generally look with a jealous and malignant eye on a woman of great parts and a cultivated understanding."

The whole moral and intellectual atmosphere of this time was full of the sentimental miasma of Rousseau, and in no way did the subtle poison more clearly manifest itself than in aberrations of the healthy spiritual relations between men and women. Nowhere was there the atmosphere of healthy unconsciousness in which, alone, the best work of either sex is possible. Before the deed, both the right and the ability to do anything worth doing was denied to women, and after the deed, such inordinate praise was bestowed upon them as clearly indicated the subversion of all real standards of criticism to the incident of sex alone. "Madam," said Dr. Johnson, "a woman preaching is like a dog standing on his hind legs; the wonder is not that she does it so well, but that she does it at all." No wonder that the robust mind of Mary Wollstonecraft turned away from all this unreality with what she called "a sickly qualm." No wonder that in her magnificent "Vindication," a little later, all the force of her splendid intellect was put into one proposition—women were created to be human beings first and women second. She believed that "all the domestic misery and moral degradation of both men and women had arisen from the habit of regarding women and their duties from the sexual point of view." And all her arguments were only different facets of this one truth.

Lift bodily over to America the state of things that called out her remonstrance, and you have an exact expression of the situation from the colonial settlement of this country up to fifty years ago. The women of the colonies, both North and South, brought with them the accomplishments of the women of Shakespeare's time and the intellectual restlessness of the periods following. They not only spun and wove and cured the meat and made the clothing for the family—shoes and hats included—but they discussed theology and statecraft with the men, they kept the dame-schools and the family records; and if the spelling and penmanship of these last impress one to-day with an air of untrammelled originality, in those days, at least, they conformed entirely to the best masculine standards. As soon as there was a literary market in America, the women rushed into it as fast as the men did.

Hawthorne, Poe, Drake, Cooper and Halleck are paired with Emma Embury, Mrs. Whitman, Hannah Gould, Mrs. Child and

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Margaret Fuller. The fact that the women of that time were shut out of the high schools has been much more emphasized than the fact that without any intellectual training, and with only such opportunities as they could make for themselves, their work is quite worthy to be compared with the best work of men. The truth is, the value of an acquired education is, and always has been, enormously over-rated in comparison with the general intellectual and moral power which is the gift of birth, and which is a gift to women quite as often as to men. The American woman of the earlier times was as much the intellectual peer of the man of those times as the average American woman to-day is the superior in culture and education of the average man. And yet in spite of this fact, so strong was the inherited prejudice against the advancement of women that, fifty years ago, when the Blackwell sisters asked permission to enter a medical college to qualify themselves for practicing medicine, they were hooted at from one end of the continent to the other, and Antoinette Brown had a no better time of it a few years later when she tried to preach the gospel. There was cause then for the "Woman Movement." There was room for such protest here as Mary Wollstonecraft had made, half a century before, in England. And certain brave men and women made it. In season and out of season, unmoved by scorn, and threats, and ridicule, and warring opposition, with such words as those in which men beg for their lives, or women for their honor, did these men and women beg for justice and liberty for the women of the country whose foundations were supposed to be laid in justice and liberty. And we women who stand to-day on the fair and smiling heights that they have helped to win for us, kiss their hands for words of thanks that cannot be spoken.

And yet—and yet—the glory is not all to them. Great as was their agency in bringing a healthier sex-sentiment into play, great as were their accomplishments in removing legal disabilities and injustice, and much as they have done to break the entail that gave the world to men, other influences have been stronger. So inevitable was the advancement of women from the hour of the invention of the power-loom and the steam-engine that they would have arrived at their present place of opportunity—though not so speedily perhaps—if these earnest reformers had never spoken a word of protest and entreaty. The typewriter alone has done more for women than the ballot ever will, and the mower-and-reaper, by reducing to one-tenth the number of men employed on the farms, has lightened their labor

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as no legislation could lighten it. The enormous increase of wealth and the leisure which wealth buys; the multiplication of periodical literature, and the easy access to good books; the founding of colleges for girls and of hundreds—nay thousands—of women's clubs and Chautauqua circles, which have been to older women what colleges have been to their daughters; the marvellous political concessions made by men in the last twenty years,—all these have been wonderful factors in putting power into the heads and hands of women. But above and before all else, in this country I place the Civil War. The ethical and humanitarian question involved was such as to appeal directly to women. Almost before they knew it, they found themselves speaking and writing in public and thinking in private. The remarkable success of the Sanitary Commission—which embraced ten or twelve thousand bands of inexperienced women all over the country in a gigantic business and philanthropic enterprise involving millions of dollars, at a time when the credit of the country was most unstable and when not even the shrewdest statesman could predict the turn of to-morrow—taught the women of the country what they could do in a business and executive way. The work of the women-nurses and physicians in the hospitals gave them the first knowledge of their power in philanthropy. It is not fanciful to adduce as still another factor in hastening the independence of women the loss of hundreds of thousands of men in the Civil War. Every death meant the loss of a protector to at least one woman, usually to more. If there were children dependent upon her, this meant to the mother a necessary entrance into the world, to do whatever work was most instantly available. The death of every one of the gallant young fellows who kissed their sweethearts' lips and went out to die robbed one woman's life of the absorbing interest of love, which gone, she turned to the intellectual and philanthropic life for what consolation it could give.

Through such complex influences and many others, has it come about that to-day, in this country, a woman's world is as wide as a man's. There is nothing she may wish to do that she has not the fairest chance at trying. Best of all a woman may, if she chooses, do her work—as competent and even as remarkable work as she is able to make it—without attracting special notice because of her sex. And she may take the rewards of this work, if she will, in just the healthy, unconscious, matter-of-fact way in which men assume that the world belongs to those who can take it, and proceed to take it,

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making no more ado about the matter. But strange to say, this is precisely what the woman of to-day does not wish to do. The "stern realities of life"—that phrase so serviceable to men in talking to undergraduates and women—have not taken the sex-nonsense out of her head. She is the victim of a sex-consciousness as acute and distressing as that of Fanny Burney's time, although she wears it as the Queen wore her rue, "with a difference." Whereas Fanny Burney and her friends dissembled with the most shocking modesty their intellectual gifts and graces, the clever woman of to-day is moved to make special ostentation of them, as if their possession were a matter of dispute or surprise. She takes herself with the most deadly seriousness, not as a human being, but as a woman—as if petticoats in some way changed the equation between human beings and life! She makes much of the present activity among women, but the fact which she emphasizes is not the quality of the work, which is the only thing worth comment, but the difficulties overcome in doing the work, and the fact that the worker wears skirts instead of trousers, which considerations have no bearing whatever on the case. Following the goading of this latter-day sex-consciousness, she and her kind have accomplished the differentiation and classification of that species known as Woman—with the solemnity of the capital letter.

Woman is a species of high and heroic and "emancipated" womankind, as serviceable to the sex for the purposes of rhetorical and impassioned address, as that gentle and vapid species, "the Fair Sex," is to men for after-dinner gallantry. She is wise with the wisdom of clubs and conventions and strong in her inheritance of instincts. There is nothing of which she is not sure, except that man was designed by nature to be her helper; and there is nothing which she will not do for the good of her own species, except do nothing. She believes devoutly in a Hereafter for her kind, compared with which the opportunities of the Here are as shadows in the night. And about all these things she has altogether too much to say. She gets columns, nay pages, of the newspapers written by Her for Her. The wide-awake editor insistently presents considerations of public affairs from "The Woman's Point-of-View," as if the structure of the feminine brain necessitated a woman's looking at things in an inverted and peculiar way, somewhat as Timothy Tittlebat saw the landscape, looking through his legs. The magazines bow to the pressure of Her personality, and review Her profoundly in the light of history and of every possible and impossible modern

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circumstance. In recent issues of Poole's "Index" I find whole pages devoted to Her consideration. She is discussed as a Smuggler and as a School Director, as a Detective and as a Drunkard, as a Public Servant and as a Guardian Angel, as a Tactician and as a Merchant, as a Mannish Maiden and as a Sceptic. Somebody finds things to say about "Women As Women," somebody else retorts with "Women as They Are Supposed to Be," and still another gives the tail of the argument a last and, presumably, authoritative twist, in the discussion of "Women as They Are."

Nor when ink fails her, does interest flag. She goes into Councils and Congresses for the purposes of self-celebration, and, announcing as her motto "Not Women, but Woman," restricts her study of the world's interests to such aspects as are either directly affecting women, or directly affected by women. Into the "Woman" side of all these subjects she burrows with utter unconsciousness that by so doing she is defeating the very purpose for which these women's gatherings are called—namely, "the amelioration of the condition of women."

Whatever amelioration the condition of women may need to-day, it is not to be accomplished by going into rhetorical or executive session about it. The individual wrongs from which individual women are suffering are not, alas! to be righted by papers in congresses, and the sex-wrongs from which all women are supposed to be suffering are only aggravated by being made the subject of excessive consideration. Take, for example, the one wrong of which women complain with most sharpness and most justice—unequal payment for equal work. Anything that helps to emphasize the fact that women are new-comers in any field of work, tends directly to lower the wages of that work; anything that helps to arouse the prejudices of men and so keeps up unfair discrimination against women-workers, tends directly to depress wages; anything that introduces a false distinction into work—and the sex-distinction is a false one—will lower wages; any sentimental consideration that serves to obtrude the fact that women are not equal to men in units of horse-power, is sure to lower wages. The fact is, women-workers are at a considerable physical disadvantage in comparison with men, and the less said about it, the better.

So it is with other favorite themes of discussion among women. The less said, for example, in declaration of woman's rights and in glorification of her achievements, the better for both rights and

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achievements. For to declare a right implies a question of it, and ostentatiously to parade ability is not to dignify it. The strongest assertion of a right is the assumption of it, and the only proof of equality of work is equality of work. Now, all these and many other things like them are the stuff of which women's congressional discussions are made, and they all serve charmingly to keep alive that intangible something called the "Woman Question," of which men are already very tired, and of which women ought to be. For men have already risen, with the wonderful multiplication within the last few years of powers and activities common to both sexes, to recognize the fact that work is a neuter noun, and that, so far as women-workers are concerned, the chivalry of disregarding their sex is greater than the chivalry of recognizing it. Both men and women were equally culpable in the sex-consciousness of two centuries ago. To-day it is women and not men who are responsible for it.

No better—and sadder—illustration of this can be given than the national one lately before us. I mean the woman's exhibit at the World's Fair, for which I do not think it possible to find a *raison d'être*, either in logic or in sentiment. The World's Fair is an exhibition, not of workers, but of work and of results. If the work of women, judged by the standards of work alone, has been of sufficient dignity and gravity to entitle it to recognition in a representative exhibition like this, then by all means let it be put in its proper place, alongside the work of men, and win acknowledgment on its merits alone. The fact that it is the work of a woman has no more real significance than the color of the hair or the shape of the face of the woman who did the work. To make a separate exhibit of women's work does no honor to women, no matter how good the work may be, for it seems to make a marvel of what is no marvel at all, namely, that women are as capable as men in most things, more capable than men in many things, and utterly incapable of a few things that men do very well. Since, therefore, a clever woman is hardly to be regarded as a precocity or monstrosity, like a trained monkey or a "dog walking on his hind legs," the fact that she has painted a remarkable picture, or embroidered a wonderful tapestry, or invented a churn operated by electricity, or chiseled a piece of marble into poetic form, offers no warrant for such segregation on the part of women-workers as this exhibition displays. Even the imposing collection of books, written exclusively by women and kept with such devotional spirit in the library in the Woman's Building, has no

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significance, except possibly a humorous one, suggesting as it does, the immodest modesty of a New England spinster, who once set all the volumes written by men in a row on one side of her library, and all those written by women in chaste seclusion on the other. If this collection of books were not worth making for its intrinsic value, it certainly does not redound to the glory of womankind that it should have been made for any other reason. If the genius of the writer and the understanding of the people be not enough to keep a book from perishing, no antiseptic of sex can do so.

The fact that the woman's exhibition misrepresents clever women by representing them as precocities is not the only objection to it. It is impossible that any display of material results, such as is here offered, should do justice to the most important and influential work of women. For this work deals with things spiritual, and not with things temporal. It is social—in the broadest sense of the word—and is what the short-sighted economists call unproductive. With all their wide opportunities for work outside the home, the majority of women elect the work that keeps them within its walls. They neither paint pictures, nor carve statues, nor write books, nor invent things, but they rear their sons in the ways of upright men and teach their daughters the glory of womanliness. They are the friends and counsellors of their husbands.

One must be short-sighted, it is true, not to see that a certain modicum of good may come out of this exhibit in the way of gratification to the women of ten talents, who are carrying it through, and of suggestion and inspiration to the women of one talent, who will visit and admire and wonder and learn. But these gains are as naught compared with the awful loss in that, when the woman's separate exhibit was first mentioned, the women of the country failed to rise to the dignity of so magnificent an opportunity and to say to the final edification of women and men, "As women we cannot be represented; as workers, we can. Of men-workers and women-workers there is no distinction, but only of work. Take our best work and place it beside the best of yours, and both you and we shall learn its true value thereby." During the late woman's congress in Chicago, the phrase, "the emancipation of woman," sounded like a recurrent Wagner *motif* through all the storm and stress of the seven days' gathering. But the real emancipation of woman will come only when she is emancipated from herself.

HELEN WATTERSON.

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THE SCOTCH BANKS, THEIR BRANCHES AND CASH CREDITS.

PROBABLY in no other country in the world are banking facilities so extensive as they are in Scotland. In every town, large or small, there is a branch of one or more of the great city banks, and even every village with the least pretension to size can boast of one. While in England there is a bank, or branch bank, to about every ten thousand of population, in Scotland there is one to about every four thousand. It is obvious that this extensive system of branches is well calculated to gather to one centre the savings of the community. The banks are not proud, and they accept at interest deposits of sums as small as five pounds and allow current accounts to be opened sometimes with trifling balances which in England, as a rule, would be looked at askance and probably turned over to the savings banks. The depositors in Scotch banks who have not more than one hundred pounds to their credit, on deposit receipt or on current account, comprise about three-fourths of the whole number. The result is that the aggregate banking deposits of a comparatively poor country, with few sources of natural wealth, and with a population of little more than four millions, exceed £93,000,000. And it may be observed that a sum equal to perhaps one-third or one-half as much again has been placed on fixed deposit by Scotch depositors with the banks doing business in the colonies of the empire.

The gathering-in of deposits in country districts to be lent out again to traders in the larger towns is really the bank's chief business. The deposits form by far the larger portion of their liabilities and indeed, with the proprietors' capital and reserves and the note issues, form practically the whole of the liabilities. The great volume of these deposits is attracted to the centre in various ways, but chiefly by means of the widespread system of branches and the practice of accepting small amounts and "despising not the day of small things." It is gathered also by the energy and the usually wholesome and friendly rivalry of the agents of the respective banks in the various towns. And it is induced by the practice,

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kept up from the earliest times, of allowing interest upon all deposits, whether large or small and whether upon deposit receipt or current account. One hundred and fifty years ago, the two banks then existing accepted deposits for fixed periods and allowed interest upon them at differential rates of from three to five per cent. But later on, as the value of money permanently fell and sounder views of banking prevailed, the banks stopped allowing special rates of interest and accepting money on fixed deposit. They adopted instead the system of receiving deposits only on call—upon what are known as deposit receipts (which are receipts for specific sums and are repayable on their surrender, duly discharged), or upon current accounts with daily fluctuating balances. On these deposits the rate of interest allowed rose and fell according to the discount-rate of the Bank of England, as altered from time to time in accordance with the value of money, and for a long period it was fixed at one or two per cent under the "Bank rate."

This system prevailed until about thirty years ago, when, while continuing to allow the accustomed rate on deposit receipts, the banks very properly ceased to allow it on the daily balances of current accounts. But in lieu of the latter they allowed on the daily balances a rate equal to about two per cent less than the "deposit rate," and on the monthly minimum balances a rate equal to about one per cent less. Still further modifications have been made during the last thirty years which it is not necessary to detail. The last change took place recently, when the banks ceased allowing any interest on current accounts. Only deposit receipts therefore now bear interest, and the rate thereon, as formerly, is as a rule from one to one-and-a-half per cent, under the bank rate. It may here be remarked that of the total amount of deposits, fully three-fourths are lodged upon deposit receipt bearing interest, and the remainder on current account bearing no interest.

In all these downward changes in the allowance of interest, the depositing public have been fairly reasonable and acquiescent, as is proved by the constantly growing bulk of the deposits. They have perceived that a community growing richer requires to borrow less, on the one hand, and on the other has more money to place on deposit, and that therefore the banks have a smaller margin of profit. And they have recognized that the banks have been forced to be less generous in the matter of allowing interest.

The total amount of the note issues for the last year, as is shown

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by the individual statements issued by the ten large banks, amount to £6,512,000, which represents the entire paper circulation of Scotland in the hands of the public. It will be advisable to explain the basis upon which this circulation rests. Until 1844, note issues in Scotland were free and unrestricted; but in that year, in common with the issues in all other parts of the kingdom, they were restricted by the passing of the far-famed Bank of England Act, 7 and 8 Victoria, cap. 32, known colloquially as the "Bank Act." That act is an "Act to regulate the Issue of Bank Notes, and for giving to the Governor and Company of the Bank of England certain Privileges for a limited period." The tenth clause enacts that from and after the passing of the act no person, other than a banker who on the sixth day of May, 1844, was lawfully issuing his own bank-notes, shall make or issue bank notes in any part of the United Kingdom.

It is of little avail to enquire what principle actuated the Government of the day in introducing that measure. Mr. Gladstone, in the debate over his Home Rule Bill in 1886, and on the assumption that it would pass, said that in his opinion Ireland would do an extremely sensible thing if it should enact a law extinguishing the private issues. He added that it was his "strong, decided opinion" that Great Britain should pass such a law also; and it may be that the Bank Act was introduced because it was thus considered to be the prerogative of the State to issue paper money. At all events, as supplementary to the "Bank Act" of 1844, and in pursuance, no doubt, of the same policy, whatever it may have been, acts were passed in 1845 regulating the issues of bank-notes in Ireland and in Scotland. The provisions of the two acts are practically the same, but it is sufficient for the present purpose to describe that relating to Scotland only.

By that act (8 and 9 Victoria, Cap. 38), it was provided that every bank claiming to be entitled to issue notes should, within a month of the passing of the act, give notice of such claim to the Commissioners of Stamps and Taxes. The claim being on enquiry found valid, the Commissioners were required to ascertain the average amount of notes in circulation during the twelve months preceding May 1, 1845, from returns made by the bank in pursuance of an earlier act passed a few years before. That average having been ascertained, the Commissioners were required to grant a certificate accordingly, and the sum so certified thereupon became the "authorized issue" of the bank. Against this authorized issue, no coin was required to be held. The

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act however allowed the bank to issue as many notes beyond the authorized limit as it pleased, provided it held gold and silver coin (of which not more than one-fourth was to be in silver) for the excess. To ascertain the extent of the issue and so define the amount of coin necessary to be held, the bank was required to transmit to the Commissioners once every week a return of the notes in circulation at the close of business on the preceding Saturday—distinguishing the one-pound notes from those of five pounds and upwards.[1] A similar return was required of the coin held at the head office (coin held at the branches does not count), on each day of the week ending with the preceding Saturday. These returns were to be focussed every fourth Saturday by the Commissioners, and the average of the four weeks was to be regarded as the average amount of notes in circulation and the average amount of coin held, respectively, within the meaning of the act. And from 1845 to the present day the issues have been so regulated.

A recent statement in the "London Gazette" exhibits a total authorized note issue, for a period of four weeks, of £2,676,350, and a total average circulation (*i.e.*, of notes actually in the hands of the public) of £7,127,921. The difference between these two sums is the amount which the banks are required by the act to hold in coin. But inasmuch as the coin actually held is £5,469,494, it is plain that more than a million pounds are kept above what is necessary. It has, however, always been the policy of the banks in this respect to keep well on the safe side of the law, particularly as any infringement of the act entails a heavy penalty.

Much misapprehension exists in the minds of many bankers as to the issues of the Scotch banks. They believe that the banks had a monopoly of issue conferred upon them by the Scotch Act of 1845. But this is not so. The so-called monopoly which they possess was conferred by the "Bank Act" of 1844, but was conferred as well upon all other issuing banks then existing in the United Kingdom. A belief prevails also that the authorized issue is a source of great profit to the banks. This, too, is a mistake. In the early days after the passing of the act of 1845, when the amount of the actual issue was much the same as the authorized issue, it was undoubtedly a source of considerable profit. But from the time when the actual

[1] The one-pound note is the only note of a denomination under five pounds, and the proportion of one-pound notes in circulation may be roughly stated at about sixty-six per cent of the whole.

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issue exceeded the authorized issue, the direct profit, *pro tanto*, grew less and less, until it disappeared altogether. And now, when the actual issue is so largely in excess of the other, it is not too much to say that the loss on the former far more than counterbalances the gain on the latter.

Thus, the authorized issue is £2,676,000, against which, in terms of the act, no coin is required to be held. This sum may be regarded for the purpose of explanation as a deposit by the Government free of interest, and we will suppose that it is invested in English Government securities (which yield barely three per cent) and that it brings in an income of £80,280 a year. This is the entire direct profit; but against it are to be set various items which not only take away all direct profit but entail a heavy loss. The act requires that for every one-pound note in circulation beyond the authorized amount, gold coins of equal value shall be kept at the head offices of the banks against it. Coin at the branches does not count. "Notes in circulation" means, according to the act, notes in the hands of the public only. But in addition to the notes in the hands of the public, there are the notes in the hands of the banks themselves, forming the bulk of their till-money. The statement already quoted shows that the notes in circulation amount to £7,128,000; and if as much again (an estimate probably far within the mark) be added for the till-money held by the banks at their one thousand offices, it will be seen that notes to the amount of at least fourteen and one-quarter million pounds are actually in existence. Upon the £7,128,000 of notes in circulation, there is a stamp duty of eight shillings and four pence per cent; and each bank has to pay thirty pounds for a license of issue in respect of every town where it has a branch. This is equal to about six shillings per cent more. And there is to be added the cost of maintaining the circulation, the expense of engraving, *etc.*, which must of course be calculated upon the fourteen and one-quarter million pounds of notes in existence. This item comes to about ten shillings per cent more. The cost, therefore, of the issues is £29,700 for stamp duty, £21,384 for licenses, and £71,250 for maintenance, or £122,334 altogether—showing a loss, as compared with the assumed value of the authorized issue, of £42,000 per annum.

Notwithstanding this fact, it must not be supposed that the issues are not of considerable indirect value to the banks. It is plain that so long as the act of 1845 continues in force and the banks have the power of using their notes as till-money, they may carry on their

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transactions with material which is not money but is only a very efficient substitute therefor, provided its convertible character and the credit of the banks which issue it are maintained. And it is also manifest that this material costs them nothing except the three items of expense already mentioned.

But the Scottish banks have always maintained, when successive Governments have shown signs, more or less plain, of laying hands upon the privilege of issue enjoyed by the issuing banks of the United Kingdom and creating a Government issue in its stead, that the matter affects the public more than it affects themselves. If the banks concerned were to be deprived of their issues and were obliged to substitute gold or Government notes for their own notes as till-money, it would mean that they would be forced to close many of their branches because of the impossibility of their being able then to conduct them at a profit. It would mean also that they would have largely to restrict (in the case of the Scotch banks, to the extent probably of several million pounds) the accommodation which they have been in the habit of extending to their customers. It certainly would be a great mistake for any Government to tamper with the paper currency of Scotland which has so admirably served the needs of the country and added to its wealth for so many generations. Through it the public have never lost a penny. Even during such terrible panics as those of 1857 and 1878, the public and the other banks freely accepted the notes of the failed Western and City of Glasgow banks.

Having seen of what the liabilities of the banks consist, let us turn to the other side of the account and note the nature of the assets which are held to meet them. As practically all the obligations to the public are repayable on demand, it is to be expected that a large portion of the assets will be kept in so liquid a condition as to meet any probable combination of adverse circumstances which might cause a "run." Hence it will be found that assets to the extent of £50,000,000, or nearly ten shillings in the pound, could be converted into cash within a fortnight, and be made available to meet such a run. The bulk of the remainder of the assets consists of bills discounted, advances on cash accounts, and other loans on securities. These amount to nearly £62,000,000. As all the banks do not separate these items in their accounts, it is difficult to say in what proportions they stand. But in any case bills discounted form the largest individual item of the whole. These are classed in two categories—

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the "first-class bank," or "remitted," bills, and the ordinary trade bills. The former are of course the acceptances of first-class banks or mercantile houses in London and have been drawn and sold abroad for remittance purposes. They are the cream of the market and are greedily competed for by every banker in the kingdom. Hence the rates at which they are discounted are often unremunerative and are always the lowest. And but for the paramount importance of having such bills—which fall due automatically day by day, and are certain of being paid when due—to form a substantial second line of defence in times of panic, no banker would think it greatly worth his while to take them. The ordinary trade bills, which carry with them more remunerative rates, yield a substantial part of the banking profits.

Next in point of magnitude probably come the cash credit accounts, and as this form of advance has always been a unique feature of Scottish banking, it will be advisable to devote a few words to the subject. The system was originally designed by the directors of the Royal Bank so long ago as 1728 primarily to promote the development of trade, and secondarily the circulation of their notes, which was a matter of some consequence in the days of free issues. The directors of that bank were evidently timorous as to their new device, for they minuted several resolutions about it and hedged it around with every safeguard. But the fact that one bank after another adopted the system, and that it prevails to the present day, and the further fact that under it losses have very rarely arisen, prove the soundness of the principle and the sagacity of those old-time bankers. The system is very simple and is especially adapted to the needs of a man in business who has money coming in day by day. Such a man may be well-to-do and able to give security (readily marketable securities are of course preferred) for the credit he desires; or he may be penniless, with no capital but his character, and be able to offer no security but the guarantee of two friends. In either case, he goes to the bank and arranges a cash credit for a specific sum. When it is established by the banker, he may then check against it whenever it suits him. He may draw as little of it or as much of it as he pleases, but he must never exceed the maximum sum arranged for. Interest is charged to him day by day only upon the sum of which he is found to have availed himself each day. The cash credit is of the nature of a permanent arrangement, and so long as confidence is maintained and everything works smoothly, it may, and often does, exist for years. The rate charged will average from four

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and one-half to five per cent, but it is manifest that such a rate, charged on fluctuating balances, may be, and it generally is, more favorable to the customer than would be a considerably lower rate charged upon a specific sum for a specific period.

It is not too much to say that the cash credit system has largely contributed to the wealth of Scotland. It has been the means of affording to many able and energetic but poor men the necessary funds wherewith to develop many of the natural resources of the country and to create numerous industries now existing. It is a fact that a large proportion of the richest men of the day had the foundation of their fortunes laid either in their own or in previous generations through the instrumentality of this simple system. And the same process is still going on. Many men throughout the country, with the aid of money so borrowed on the personal security of two or more friends, are now building up splendid businesses which also must eventually lead to fortune.

But the system is not without its dangers, and a special watch must be kept upon it and a firm hand must control it. When hundreds of such credits are established, each for a certain specified sum, it is not enough that the banker keep in view only the aggregate amount which happens to be drawn out at the moment, or even what his experience tells him is the usual average aggregate amount so drawn out. He must keep chiefly in view the grand total of the sum of the credits so established, as it is to the full extent of that sum that his customers have the right to draw. Times of crisis or panic, when money is scarce and difficult to obtain, and when the banker has most need to husband his resources, are precisely the times when his cash credit customers are most apt to draw their credits in full. Hence it is incumbent upon every prudent banker to grant such credits with the greatest circumspection—not only as regards the safety of each, but also as regards the entire aggregate. But in an experience extending over nearly one hundred and seventy years the banks have found the system to work in the main with perfect satisfaction, and to be rarely attended with loss.

The remaining advances consist of "loans on stocks and other securities." These are of the kind well known to all bankers and are loans chiefly on the stocks, shares, or bonds, of railway or other enterprises either at home or abroad, the *sine quâ non* being that they shall be of a readily marketable description.

Complaints are sometimes heard that because their monopoly of

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issue keeps fresh rivals out of the field, the banks can and do lord it over their customers and require them to pay rates for money in excess of those which the English banks, for example, exact. No complaint can be more unfounded. The so-called monopoly is exercised in a generous spirit. That the rates of interest, discount, and commission are moderate, there is no doubt. This is evident from the fact that notwithstanding the advantage of the issues—if indeed there be any advantage in them—the average dividend for the last year of the ten banks is eleven per cent, while the average dividend of a similar number of English banks, whose position is in all essential points the same, except for the important difference that they have no note issues, is seventeen per cent. Further, it appears from a paper read by Mr. James Dick last year to the Institute of Bankers in London, that the Scottish banks earn a lower rate of profit than any other group of banks in the Kingdom. The rates of profit per cent in 1891 upon their total resources are given by Mr. Dick as follows—The Bank of England, £1.18.5; the English provincial banks, £1.10.9; the Irish banks, £1.8.5; the London banks, £1.3.11; the Isle of Man banks, £1.2.6; and the Scotch banks, £1.0.5. As investments, the Scottish banks have been very remunerative to original shareholders. And as indicative of the esteem in which they are now held it may be mentioned that their stocks stand in the market at an average premium of one hundred and sixty-five per cent and that the average yield to present purchasers is only a little more than four per cent.

For the last fifty years it has been the practice of the Scotch banks to act in concert in all matters relating to rates to be charged, and interest to be allowed. Rates of commission agreed upon to be charged on checks payable in, or drafts granted upon, other towns, on customers' acceptances retired in London, and on the banks' own acceptances under credits established, generally hold good for long periods. But rates of interest on loans, discount on bills, and interest allowed on deposits, are altered with every alteration of the Bank of England rate. On such occasions the general managers of the banks meet in Edinburgh and decide what the rates shall be, and these thereupon become binding upon all the banks and at all their branches. The banks act in concert, also, on all matters of general policy, so that there shall be no temptation to the thousand agents throughout the country to capture one another's business by unjustifiable concessions, or otherwise.

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In conclusion, it may safely be said that the banking history of Scotland has been in the main of a most creditable kind and has been attended with the most beneficent results to the nation. There are unfortunately some stains on its fair fame, and the failures of the Western Bank and the City of Glasgow Bank will readily occur to the mind. But these failures were in no sense due to the system, but to an inconceivably wanton disregard of the most elementary rules of prudent banking and to the fraudulent bolstering-up of hopelessly bad accounts. Happily, such failures have been rare, and when they have occurred no one has been less inclined to minimize the gravity or the disgrace attaching to them than the Scottish banker himself.

A. S. MICHIE.

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THE PAY OF AMERICAN COLLEGE PROFESSORS.

THERE have been placed in my hands by the editor of THE FORUM detailed statistics of salaries paid to professors in one hundred and twenty-four colleges. The list includes several universities, colleges of various classes, four technological schools, three theological schools, two colleges exclusively for women, and two agricultural schools. The institutions are representative institutions and are distributed throughout the country. The larger universities and an undue number of women's colleges are omitted, but these two defects to some extent offset each other. Two or three additional limitations have presented themselves with reference to the figures placed at my disposal. In some cases the figures are fragmentary and incomplete and, as a study of them clearly shows, they do not mean the same in every case. The term, "members of faculty," is of uncertain usage, including in some institutions a larger proportion of the entire force of instruction than in others. On no one point of the inquiry has information been obtained from every one of the one hundred and twenty-four institutions, and on some points the number of schools reporting falls very considerably short of the total. This defect is due largely to the fact that no concise statement of each point is possible in every case. In order that the table of salaries might the more strictly represent the facts, the expedient has been adopted of inserting under each head the number of institutions reporting on that particular point.

Under the heading, "salaries of Presidents," it should be said that of the two extremes, $10,000 and $620, neither has a near neighbor among the colleges represented in the table. Two colleges pay $8,000, one each pays $7,500, $7,000, $6,600 and $6,000; ten pay $5,000 each. Likewise at the lower extreme: one pays $800, one $950, three pay $1,000, two $1,100 each, and two $1,200. There are several others ranging between $1,200 and $2,000, as there are also several paying more than $4,000 and less than $5,000; but rather more than half (sixty-nine) range from $2,000 to $4,000. Twenty-two (eight per cent) of the colleges include a house with the Presi-

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dent's salary, in addition to the sum stated. In the second column of the table, "Salaries of most highly paid professors," the lowest figure is also not very nearly duplicated. Six institutions allow their "most highly paid" professors $800; four pay $900; one pays $900 and a house; four pay $1,000; one pays $1,000 "and house," and one $1,100; eight pay $1,200, three, $1,300, and three $1,400. The table is as follows:

RANGE AND AVERAGE OF COLLEGE SALARIES.

	Range.	Average.	Number of Colleges Reporting.
Salaries of presidents	$10,000 to 620	$3,047 (Number adding a house, 22.)	121
Salaries of most highly paid professors	5,500 to 540	$2,015.50 (Number adding a house, 6.)	123
Number of most highly paid professors	20 to 1 (In 34 institutions only one receives highest salary.)	4⅝	114
Salaries of other professors	$4,500 to $400 in two colleges.	$1,470 (Number adding a house, 3.)	100
Salaries of tutors	$2,000 to $200 in three colleges.	$850	67
Total membership of faculties	71 to 4	16½	112
Average pay, omitting theological and technological schools.	$3,200 to 550	$1,470.54	95
Average pay, including theological and technological schools (5).	3,562 to 550	1,556.07	100

Of the higher salaries received by the most highly paid professors, the nearest to the extreme is $5,000, paid to one professor in each of two of our very foremost universities. Four other colleges pay $4,000, one pays $4,000 "and house," one, $4,500, one, $3,600, one, $3,500, and one, $3,200. The greater number (seventy-six) of the "salaries of the most highly paid professors" fall somewhere between $3,000 and $1,500. The six positions to which a "house" is attached are distributed quite impartially over the entire range covered by this class of salaries. So are the presidencies that include free house-rent. The highest number (twenty) of professors to which any one institution pays its "highest salary" occurs in one of the larger colleges of the west-central group of States (Oberlin). There

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are several other colleges, East and West, which pay their highest salary to more than a dozen professors each, but the number is greater in which the highest pay is received by only a single member of the faculty. In one case only are the salary of the president and that of the other professors the same; and in one case the salary of the president is possibly lower—$1,200 "and house," while the most highly paid professor receives $1,600. In one case the salary attaching to the "chair of the faculty" is less by two hundred dollars than that of the most highly paid professor.

Between the salaries of "other professors" and of "tutors," it is impossible to draw any distinct lines. The two classes hopelessly overlap. It is evident that the distinction between "professor" and "tutor" is at best a dubious one for purposes of general classification of the colleges of the country. It seems in general to be true that a position of a given grade and responsibility is the more likely to be designated a professorship the farther west the institution is located, until the great plains are passed. What would be a tutorship in a first or second class college east of the Alleghanies is apt to be called a professorship in many of the colleges of the States bordering on the Mississippi. The same is true with respect to the number of members of the faculty. There is a tendency to include a relatively larger part of the corps of instructors in the faculty in the West, and perhaps in the South, than in the colleges of the other sections of the country. There are relatively very few colleges that pay any of their "other professors" more than $3,000. There is a disheartening recurrence of amounts of three figures in these reports of salaries paid to tutors and to "other" professors. The special schools pay relatively very high average salaries.

A scrutiny of the detailed figures brings out the fact that many if not most of the institutions reporting have included the president's salary in making up the average of the salaries paid. The average of presidents' salaries is rather more than twice as high as the average of all salaries reported; and thus the presidents' salaries would tend, so far as they are included, to raise the figure unduly. On the other hand, there are undoubtedly included in the reports the salaries of a considerable number of instructors of different grades that fall decidedly short of the salaries paid to professors proper. This will tend to lower the general average. From data at hand, but not available for publication and not sufficiently concise or definite for tabulation, it is fair to say that, for the ninety-five institutions

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reporting average pay, the introduction of the salaries of instructors of a lower grade than that currently understood by "college professor" has probably depressed the general average a point or two more than the introduction of the salaries of presidents has raised it. A further fact that operates to depress the average pay, as given in the table, is the failure of many of the larger colleges to report this item, so that the average is made up from details in which the reports of the smaller colleges have an unduly large share.

Still, for these one hundred and twenty-four colleges from which detailed reports are at hand—and they may well be accepted as thoroughly representative of the state of things in the country as a whole—I am persuaded that the general average of $1,470.54 is a very fair approximation to the actual average pay received by the men on whom rests the work of instruction in our colleges and universities. This sum is rather below than above a fair average, but it probably varies only slightly from the truth. It may be mentioned, as a matter of curiosity, that the lowest figures for a president's salary, for the salary of a most highly paid professor, and for the number of members of a faculty, are all reported by one institution; a college that is within two years of being a century old. The highest reported salary of president is paid by a lately-founded university, the highest salary of professors by an eastern university less than twenty-five years old.

Mention has already been made of the relation which seems to exist, and which probably everybody would expect to find, between the scale of pay afforded by the large and by the small colleges. The statistics show that in twenty-four colleges having sixty or less students in the collegiate department, the salaries of the most highly paid professors range from $540 to $2,000 (in two colleges), the average being $1,243.33. In twenty-two of these colleges, the salaries of all the professors range from $550 to $1,978. In sixty-one colleges having between sixty-one and two hundred and fifty students in the collegiate department, the salaries of the most highly paid professors range from $800 to $4,000 (in three colleges), the average being $1,905.24. In fifty colleges of this class, the salaries of all the professors range from $600 to $2,800, with an average of $1,554.34. In eighteen colleges having more than two hundred and fifty students in the collegiate department, the salaries of the most highly paid professors range between $1,300 and $5,500, with an average of $2,938.89. The salaries of all the professors in twelve

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colleges of this grade range from $1,200 to $3,200, with an average of $1,916.

The colleges have here been classified according to the number of students in the collegiate department, as given by the Commissioner of Education in his latest published report. This classification leaves much to be desired, but it is perhaps the best method that can be adopted for showing the variation in the rate of pay with the varying size and importance of the colleges. Size, or number of students, is by no means all that goes to make up or to indicate the relative importance of a college in the country's work of education, or the relative value of the work done by its professors. In some cases it fails in an almost ludicrous fashion; but when the test of numbers is applied to averages of a large number of colleges it has, after all, not a little significance.

A particular case may serve to show the inadequacy of the number of students as a test of the relative rank, especially for our present purpose, of any given college as compared with any other. In a state lying west of the Mississippi there is a college numbering about one hundred students in its collegiate department and containing also a preparatory department and provision for special and graduate work, which pays its most highly paid professor (a single one) $1,000, and the average of whose salaries is $650. Within a hundred miles of it, in a neighboring State, also west of the Mississippi, is another college, nominally of the same general character, eight or ten years the junior of the other and containing about a third less students but a somewhat larger number of professors and instructors. The latter college pays its most highly paid professors (seven in number) $1,600, and pays an average salary to its whole instructing force of $1,400. Both are denominational schools—one Methodist, the other Congregationalist—and both are situated in moderately small country towns.

A third analysis of the available figures shows the variations between colleges in different parts of the country. In the East, of thirty-two colleges reporting, the average salary of the most highly paid professors is $2,584.40, the number of most highly paid professors being $5\frac{1}{32}$ to a college. In twenty-three of these colleges the average pay of all the professors is $1,877. In the West, of forty-five colleges reporting, the number of most highly paid professors is $5\frac{2}{3}$ and the average of their salaries is $1,606. In forty-one of these colleges, the average pay of all the professors is $1,308.

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In the North, of sixty-six colleges reporting, the average salary of the most highly paid professors is $2,061, and the number of most highly paid professors is $5\frac{7}{10}$. The average pay of all the professors in fifty-four of these colleges is $1,546.18. In thirty-two colleges in the South, the average salary of the most highly paid professors is $1,787.20, with $4\frac{1}{32}$ as their average number. The average pay of all the professors in twenty-eight of these colleges is $1,494.18.

The causes of the difference shown between Eastern and Western, Northern and Southern, large and small colleges, cannot all be formulated concisely, but it is not difficult to perceive the pressure of several general causes. The question of college professors' salaries is at bottom an economic question, amenable to the law of supply and demand. No doubt there are many peculiar, special and exceptional cases, that refuse to conform to any hard-and-fast rule; but it admits of little question that the general rule holds in the long run, here as elsewhere, that the higher wages, higher not only nominally but really, are paid for higher known qualifications or for more valuable work actually done. In part, the lower salaries of the West and the South are to be explained by the lower cost of living in those sections.

The same is true with respect to the difference in salaries paid by city and country colleges. As the figures show, the range of average pay in eighteen city colleges is from $752 to $3,562, with $1,911.55 as the average of average pay. In sixty-two country colleges, the range of average pay is from $560 to $2,625, with $1,385.55 as the average of average pay. These colleges are classified according to the size of the town or city in which they are situated; those in a place of twenty-five thousand or more inhabitants being classed as city colleges, those in smaller places as country colleges. The difference in salaries between city and country is perhaps due in larger measure to the difference in necessary expenses than is the case with respect to the sectional divergencies shown above.

In comparing salaries paid by non-sectarian and denominational colleges, the difference shown in the scale of wages is harder to explain and is a more curious fact than any implied by the preceding analyses. In thirty-six non-sectarian colleges, the salaries of the most highly paid professors range from $800 to $5,500, with an average of $2,438.00; the average salaries of all the professors in thirty of these colleges range from $725 to $3,200, with an average

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of $1,660.57. In nineteen Methodist colleges, to take only one denomination, the salaries of the most highly paid professors range from $800 to $3,500, with an average of $1,705.26; in fifteen of these institutions, the salaries of all the professors range from $650 to $2,300, with an average of $1,289.33. In sixty-nine colleges of all denominations, the salaries of the most highly paid professors range from $540 to $3,500, with an average of $1,552; in fifty-five, the range is from $550 to $2,300 (in two colleges), with an average of $1,307.56. In partial explanation of the distinctly higher scale of salaries paid by non-sectarian institutions, it is to be noted that the class includes State universities, of which fifteen are represented in the figures, and that State universities report a perceptibly higher average pay than the general average of all institutions reported.

Among the items covered by the statistics but not indicated in the table is an enumeration by title of the chairs filled by the professors who receive the highest salary in each institution. This enumeration occupies about four-fifths of the report. Yet the information afforded goes only a little way towards answering the question as to what lines of work are the best paid. In the colleges whose highest salaries are of the better class—for example, above $2,000—the chair of mathematics leads, and is followed pretty closely by physics and the allied sciences, pure and applied, and the ancient languages. The figures do not afford ground for any confident expression of opinion respecting the probable rank of the different branches of instruction in this regard.

With respect to all these divergencies in the wages of professors, as shown in the foregoing analyses, it may be taken that, in a general way, relative wages indicate relative value of services rendered. As between themselves, within the general group of college teachers, salaries are amenable to the law of competition. But the rule will not hold with anything like the same generality when applied as a measure of relative wages of professors and of men engaged in other work. This a series of comparisons may serve to demonstrate. For instance: The average salary paid by the ninety-five colleges and universities reporting is $1,470.54. The average salary received by the principals of the two hundred and forty-four high schools of Massachusetts is $1,274.66. According to the schedule of salaries paid in the public schools of St. Louis, the salaries of the principals of normal and high schools in that city range from $2,400 to $3,000; the salaries of assistants in normal and high schools from $650 to

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$2,000; of principals of the lower grades, from $600 to $2,000. The average pay of all male teachers in Massachusetts, computed by the year of nine months, was for 1890, $1,139.22; for 1891, $1,062.63. In the public schools of Albany, the high school salaries range from $400 for the fifth assistant teacher of English literature to $800 for the first assistant teacher of mathematics, and from $800 for the teacher of rhetoric and elocution to $2,100 for the professor of mathematics, $2,500 for the assistant principal, and $3,000 for the principal.

The report of the Commissioner of Labor for 1890 furnishes the following items relative to the wages in one of a number of finished-bar-iron mills. The actual earnings of heaters, for a particular period of two hundred and ninety-nine days, range from $724 to $1,686; the possible earnings of the same men, supposing them to be continuously employed, are from $1,378 to $1,732. The actual earnings of rollers in the same mill for the same period are from $1,005 to $1,452; a "boss" roller's actual earnings are $5,230, with possible earnings of $5,355. These are the highest wages paid to mill-hands by this particular mill. Other rates in the mill range from possible earnings of $329 for "laborers" to $1,191 for "catchers." From a cursory examination of the tables of the report covering earnings in other mills, in this and other branches of the iron industry, it does not appear that the rates of wages paid by this mill are in any way exceptional. Looking through the extended table giving a "Summary of Earnings by Occupations," we find that the workmen in the iron industry who rank with college professors in point of pay, are blacksmiths, blowers, cupola-firemen, foremen in various employments, founders, heaters, ingot-loaders, masons, millwrights, puddlers, rollers, roughers, steel-pourers, and the like. The wages of these workmen rise above the average of college professors' salaries in relatively few cases; but they will not by any means suffer in a comparison with the average pay of professors in the smaller colleges. There are iron mills in this country whose entire laboring force is paid at an average rate quite as high as that of the salaries paid by some of our colleges.

Among the employes of one of our larger railroads whose average pay falls within the same range as that of college professors may be noted agents (freight, ticket, *etc.*), brakemen, cashiers, civil engineers, conductors, detectives, dispatchers, draughtsmen, engineers, foremen of various classes, masters of mechanics (who receive as much as

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$2,058), supervisors, trainmasters, and yardmasters. These men, except the ones holding positions involving special intelligence and responsibility—such as cashiers, conductors, and dispatchers—earn an average of pay lower than the general average of professors' salaries; but it is true of them, as of the analogous grades of employes in the manufacturing industries, that they compare not unfavorably, in point of pay, with the professors of our smaller colleges. The wages of book-keepers, as reported by two-hundred-and-twelve firms to the New York Bureau of Statistics of Labor in 1889, were, "computed by the year, $480, $600, $750, $1,000, $1,500, $2,000, $3,000, with intermediate figures." The wages of salesmen, as reported by one-hundred-and-one firms, were $450, $700, $750, $800, $900, $1,500, $2,800. Travelling agents' salaries vary from $1,000 to $3,000. This report also shows that the wages of machinists, moulders, patternmakers, draughtsmen and the like, in the mechanical trades, fall within the same range as the salaries of professors.

The salaries of the lower class of professors compare with the wages of the skilled workmen employed in the mechanical industries. The salaries that range upward from the general average of $1,470 compare with the pay of skilled and responsible operatives and of the lower grades of responsible clerical and subordinate administrative employes. It is only the highest class of professors, the incumbents of responsible and exacting posts in the larger colleges and universities, who are to be compared with the lower grades of the responsible officers of a railroad or an industrial corporation or insurance company. There is practically no class of college professors whose pay is on a level with the pay of men in positions of first or second rank and responsibility in the industrial community; and yet nobody questions that the higher grades of university work require quite as exceptional gifts and quite as elaborate preparation, together with all the most desirable traits of character that go to make up the highest efficiency in the front ranks of industrial life. For the employment of equally rare and indispensable talents, in equally exacting and responsible positions, the teachers in our universities are paid at a rate that will in no wise compare with first-rate salaries or personal incomes in mechanical industry or in the professions.

A comparison with salaries in Germany, the classic land of universities and professors, does not prove any more to our credit. The circumstances of the two countries differ so widely and at so many points that general considerations will have to bear a considerable

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part in any comparison; but when everything is counted up and due weight allowed, it is certain that the balance is heavily in Germany's favor. Taking only the salaries proper, the average salary paid by German universities will perhaps fall a little short of the average for American colleges and universities. Certainly, the bare figures of the German schedule will give an average very decidedly short of the salaries paid by those American universities that are worthy to rank with the universities of Germany. Counting both ordinary and extraordinary professors, it will be found that salaries in Germany vary widely, though perhaps not so widely as college salaries in America, and that the scale throughout is nominally lower than in this country. In just what proportion it nominally falls short of the American scale, it is not easy to say. Salaries of ordinary professors in the smaller universities are as low as from $500 to $575; in the larger universities, for the more important professorships, they are as high as from $2,800 to $3,000. Salaries for ordinary professors in the University of Leipzig average about $1,300. For the Prussian universities, the average salaries of ordinary professors are as follows: "In law $1,438, in theology, $1,361, in philosophy $1,325, in medicine $1,262."[1] If half-paid extraordinary professors and unsalaried *Privat-Docenten* are taken into account, the average of the salary proper falls to a still lower figure. But the salary alone represents only a part, and not usually the greater part, of a German professor's income. Lecture and examination fees, together with an additional allowance for house-rent, usually raise the income of professors to rather more than double the nominal salary. To this is to be added the provision of a pension. The very indefinite and varying character of the data obtainable precludes any satisfactory statistical comparison of German professors' incomes with our own. That they are larger is not to be doubted; but they are not, on an average, twice as high as American salaries. The difference in favor of the German universities, however, in the cost of living, and also in the expenditure required for maintaining social standing, will easily make the German professors' salaries count for rather more than twice the American.

Thus, whether we make the comparison with other occupations in our own country or with work of the same kind in other countries, the same result is shown, *viz.*, that the college professor in America is underpaid. The rejoinder is ready: Wages are settled by the law

[1] T. B. Bronson; *Educational Review*, June, 1891.

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of supply and demand. College professors receive the pay that the condition of the labor-market in their line of work will allow them. The value of their services is what they will bring in the open market, and they have chosen their own occupation. All this is true; but it is not the whole truth. The college professor is not simply a man and a brother struggling for a more or less desirable livelihood. He is a workman performing one of the gravest and most indispensable duties that modern society can impose on any of its members. The higher education is a social necessity, to meet which it is of the very first importance that the best talent should be employed, in the most efficient way, with the fullest possible opportunity for the development and effective application of its energies; and the best way of rendering this talent available and effective is to offer a sufficient salary for the work required.

It is perfectly safe to say that the best interests of the community demand that all those persons, men and women, who are by talent and inclination better adapted for the work of college and university instruction than for any other occupation, should find employment in that work rather than in the trades or professions. It is equally safe to say—and the figures bear me out in saying—that the pecuniary inducements offered to these men and women to enter on or adhere to this line of work are not equal to those currently offered by many other occupations for work of a corresponding grade. It follows, under modern social conditions, that, while the supply of talent of a high grade offering itself for university work may be too great for the pecuniary interest of those engaged in that work, the supply still falls short of what the best interests of society demand. The conclusion is that, unless we are prepared to take it for granted that a disproportionately large number of people are endowed with tastes and talents for scholarly and scientific investigation and teaching, the work of the higher education is being neglected, to the detriment of the community at large. Less than the most advantageous proportion of the energies of society is being devoted to advanced instruction.

But that is by no means the whole case. It is not only desirable or necessary that professors' wages should be increased, in order to add to the number and quality of the nation's corps of university teachers. The increase is equally necessary in order to develop and maintain the full efficiency of those already engaged. It is not enough that the professor's annual salary should cover his necessary

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average cost of subsistence. To do his work most effectively, he must spend a relatively large proportion of his income in maintaining and adding to his mental and material equipment, for, contrary to venerable tradition, his is an occupation in which "gross earnings" are to a considerable extent eaten up by current expense. Out of his salary, he must pay for books and other material aids. This item is nearly always a considerable one, and there is no doubt that it would absorb an even larger proportion of the aggregate income than it does, if the income itself were larger. Nor is there any room for doubt that the professor's work would be benefited by an increased ability to spend for this purpose. Our college and university libraries are coming to afford better and better facilities for special work, such as it was formerly necessary for the professor to provide for himself; but at the same time the necessity for new material is growing even faster, and the professor is no less in need of books to-day than he ever was. The university library can never avail to exempt him from the purchase of books.

But learning is not all "book-learning." In order that the professor shall be able to meet the expectations of the community he serves, and still more, in order to do his work as a teacher as that work ought to be done, he must bring to his efforts the knowledge that comes of such contact with men and things and institutions as can be had only at the cost of frequent and relatively extensive travel. It is of course possible to overrate the importance of this item, but it is very much easier to underrate it. The professor should be enabled to travel, and in most cases his work suffers if he does not. This item, the expense of putting himself in contact and keeping in touch with the humanity whose spokesman he is, is one of the "fixed charges" that can be disallowed only at the cost of a disproportionate loss of efficiency. He must also be enabled to contribute from his time and earnings to the organization and maintenance of learned societies and similar bodies, as well as to profit by personal attendance at their meetings. No method has been devised for keeping in touch with the course of development of any branch of knowledge, that can entirely take the place of a personal canvass on the ground. The same is true of the item of correspondence, often a very considerable one.

It must be conceded that other classes in the community are under a kindred obligation. Skilled workmen and business and professional men who may be ranked with college professors in point of

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abilities, training and service, are likewise to some extent dependent for their full efficiency on a constant ability to move about and otherwise keep in touch with the course of development of the line of work with which they are occupied. This is true, in varying degrees, of many if not of most occupations; but there are few, if any, which, relatively to the remuneration, demand so large an outlay for this purpose, or in which a relatively large outlay is more unequivocally to the advantage of the community.

I have mentioned the necessity resting on the college professor of devoting some time, energy and expense to the interests of educational work generally, and of his own branch of knowledge and instruction in particular, outside the daily routine of the class-room. This is the way in which the professor's vacation is employed, and this is the way in which it should be employed. In discussing the question of salaries, there is no error more ungracious and unreasonable than that which grudges the professor his vacation. The vacation is not a holiday; it is part of the year's work. And it is part of the purpose of his salary to enable him to put his vacation to the right use. This right use may, of course, include the recuperation of health, and in many cases this recuperation may be the gravest duty which the vacation brings; but with the work, as well as the pay, adjusted on a more generous scale, there will be less need of it. The vacation does not argue for short pay. It argues for a salary such as will enable the professor to do his duty by his vacation work and not be left in involuntary idleness for three months out of twelve.

The business of college professors requires not only talent, training and equipment, and diligent application to the work in hand; it requires also the maintenance of a social standing. In this respect it differs from most other occupations. Most of the trades and professions may be carried on with very good results, so far as concerns the interests of the community, without any considerable expenditure for this purpose. The mechanic may be equally serviceable in any rank. In the professor's craft, under modern American conditions, this is not the case. His work, the aggregate of his influence on those whose instructor and, to some extent, exemplar he is to be, will suffer if his social standing suffers. Usage, besides, has made it incumbent on him to identify himself with the best society of the place in which he lives. There is in America no special code of proprieties applicable to the scholarly class. The college professor's known worth and attainments do not, at any rate to any appreciable

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extent, avail to exempt him and his household from the customary pecuniary burdens incident to respectability. The community sets the pace in the matter of the expenses of respectability, and to this he must conform. The necessity vitiates any crude comparison we may make between college salaries and the incomes of men exposed to no such social exactions.

The absence of pension or other provision for superannuated professors, well-nigh universal among our colleges, is another drawback of the American system of salaries. This imposes upon the college professor the necessity of laying by something out of his current income to provide for old age. The objectionableness of this feature lies not so much in the hardship often entailed, and in its deterrent effect, though both of these are serious, as in its result on the efficiency of the teacher and his attitude toward college-work. In form, the salary is a simple payment for a task performed. It represents a commercial transaction; the professor has done such and such work; he is paid such and such a sum for it; and the transaction is complete. The tendency of this relation between the teacher and the college is toward a perfunctory performance of the work he is "hired" to do. It is not *his* work, in the fullest and best sense; whereas a pension-provision formulates in a tangible way the community of life and interest that properly exists between him and the university, at the same time that it relieves him of anxiety for the future, and so enables him to devote himself with singleness of purpose to the work in hand.

In conclusion, it need only be said that the professor in the American college does not to-day receive justice at the hands of those whom he serves, and for whose benefit he devotes his life. When there are considered (1) the grave responsibilities which rest upon him, (2) the numerous demands, of every kind, made of him, it is evident that he deserves, at the lowest, an increase of about fifty per cent in his pay, over the present rates. The average should be not $1,400, but $2,000. The "most highly paid" professors should receive not $4,000, but $7,000, while those who to-day get $1,800 and $2,000 should receive $2,500 and $3,000. The payment of such salaries would be only a matter of simple justice. That it would also be from the broadest point of view a genuine economy, may be taken for granted.

W. R. HARPER.

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FOOD WASTE IN AMERICAN HOUSEHOLDS.

In a previous article[1] I ventured to call attention to four common mistakes in our food economy. They were: the use of needlessly expensive kinds of food; the failure to select the kinds of food best fitted to our needs for nourishment; in other words, using relatively too much of certain materials and too little of others; eating more than is well for health or purse; and throwing away a great deal of food that ought to be utilized.

In that article especial emphasis was laid upon errors in diet in their relation to health and work. The purpose here is to refer more particularly to the economic and pecuniary phases of the subject.

The cost of food is the principal item of the living expenses of the bulk of the people of the civilized world. Those who have large incomes can perhaps afford to be wasteful, but to the great majority of people the waste of food is a serious matter, much more so than they realize.

Roughly speaking, half the total earnings of wage-workers in this country and in Europe is spent for the food of themselves and their families. In the Report of the Massachusetts Bureau of Labor for 1884, Hon. Carroll D. Wright, now Chief of the United States Department of Labor, has summarized the results of investigations into the cost of living of people with different incomes, especially workingmen's families, in Massachusetts and in Great Britain, and has quoted similar results obtained by Dr. Engel in Germany. Dividing expenses into those for subsistence (food), clothing, rent, fuel, and sundries, the percentage of the whole income expended for subsistence varies with the amount of income. The smaller the total earnings, the larger is the proportion spent for food. The averages in Massachusetts were, for incomes of $750 to $1200, fifty-six per cent expended for food, and for incomes of from $350 to $400, sixty-four per cent. In other words, according to these figures, the workingman in Massachusetts who earned $1000 in a year expended on the average $560 for the food of himself and family, the man with $700 spent

[1] The Forum, June, 1892.

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$300, and the man with $400, $250 a year. In Great Britain and Germany incomes are much smaller, but the proportions expended for food are about the same. Later investigations, by the U. S. Department of Labor, of the costs of living of families in the central, southern and western states, where food is cheaper than in New England and the eastern states, make the relative expense for food somewhat less. But it is safe to say that, in general, wage-workers use half their money to buy their food. This means simply what they pay the butcher and the grocer and the milkman and does not cover the cost of cooking except when food is purchased ready cooked, as in the buying of bread.

It seems a little strange that when food costs so much more than clothing, rent, and other necessaries of life, indeed as much as all the rest together, people should know so little about its real value for nourishment. When an intelligent man buys a coat he has a pretty fair idea as to whether it fits him or not, how much wear there is in it and whether he can get as good a fit and as much wear in another kind of coat at less cost. But when he buys his meat and flour and potatoes, he has really very little definite information as to how much nutriment they contain, whether the nutritive materials are of the kinds and in the proportions that are best adapted to the bodily wants of himself and his wife for their work and of his growing children for the healthy building-up of their bodies, nor does he know exactly whether or not he might obtain just what is needed in equally useful forms and at much less cost. He is very apt to have the idea that what his family wants and must have is "good nourishing food and enough of it." This is an excellent principle, but in practical application it is apt to mean, "Get the kind of food you like; do not mind if it is expensive, for 'the best is the cheapest,' and make sure that you eat enough." The result is bad economy in the purchase of food, waste in the use of it and, too often, injury to health. And unfortunately the poor are the ones that practice the worst economy and suffer most from it.

One great reason for this evil is that people understand so little about the nutritive properties of different food-materials as compared with the prices they pay and with their needs for nourishment. And for that matter there is a similar difficulty in writing about the subject because really very little accurate information has been collated in the United States regarding the composition of the foods consumed and the actual eating habits of the people.

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Lately, however, definite information has been accumulating. Some years ago the Massachusetts Bureau of Statistics of Labor collated data regarding the kinds and amounts of food consumed by factory operatives, mechanics, and other people of moderate incomes in private families and boarding-houses in Massachusetts and in Canada. The results were sent to the writer, who, with his assistants in the chemical laboratory of Wesleyan University, had analyzed, in connection with the Smithsonian Institution and the United States Fish Commission in Washington, many specimens of the more common food materials in use in this part of the country. Estimates of the quantities of actually nutritive ingredients in the dietaries collated by the Massachusetts Bureau were made on the basis of these and other results of analysis. At the same time a number of dietaries in Connecticut were examined. The results of these investigations were published in the Report of the Massachusetts Bureau for 1886. During the last two years a similar but more exact investigation has been undertaken, also under the writer's direction, by co-operation of the United States Department of Labor and the Storrs Experiment Station. Of late several other investigations of more or less similar character have been begun in other states, but none of the data have, so far as I can learn, been put into print. In what is said beyond, therefore, I am restricted mainly to such facts as have come under my own observation. These are extremely meagre in comparison with what needs to be known, and perhaps the chief advantage in citing them is to emphasize the need of more extended and exact inquiry.

We cannot judge of the nutritive value of food by the quantity. There is as much nutriment in a pound of wheat flour as in seven pounds, or three and a half quarts, of oysters. There is still less connection between nutritive value and price. In buying at ordinary market rates we get as much material to build up our bodies, repair their waste and give us strength for work, in five cents' worth of flour or beans or codfish, as fifty cents or a dollar will pay for in tenderloin, salmon or lobsters.[1]

[1] As this subject is new and some of the terms employed are unfamiliar to most readers, I may be excused for repeating a few words of explanation from THE FORUM, June, 1892, pages 491–3, in which the explanations are given somewhat more fully. Extended details of the composition and nutritive values of food materials, statistics of dietaries, and other data from which much of this article is taken may be found in the Reports of the Storrs (Conn.) Experiment Station for 1891 and 1892, which are published with the Reports of the Connecticut

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To supply the wants of the body it is necessary, first, to have enough protein to build up the tissues and keep them in repair as they are being constantly used up, and, second, enough fats and carbohydrates in addition to supply the needed energy. If there is not food enough or the nutrients are not in the right proportions, the body will be weak in its structure and inefficient in its work. If there is too much, damage to health will result.

As the outcome of a great deal of observation and experiment, nearly all in Europe, standards have been proposed for the amounts of nutrients and energy in the daily food required by different classes of people. Those of Prof. Voit of Munich, Germany, are most commonly accepted by specialists in Europe. Voit's standard for a laboring man at moderately hard muscular work calls for 118 grams of protein and quantities of carbohydrates and fats sufficient, with the protein, to yield 3050 calories of energy. On the basis of observa-

Board of Agriculture and may be had of the Secretary, Mr. T. S. Gold, West Cornwall, Conn.

Food nourishes the body in two ways. It forms blood and muscle, bone and brain, and it is consumed as fuel to yield heat to keep the body warm and strength to do its work; in other words, it builds tissue and yields energy. Our foods contain several kinds of nutritive ingredients or nutrients. The classes of materials we have to consider chiefly in judging of the nutritive values of food are protein, carbohydrates, and fats. The myosin which is the basis of lean meat and fish, the ossein of bone, albumen (white) of egg, casein of milk, gluten of wheat and the like, are protein compounds. Of the fats we have familiar examples in the fat of meat, butter, olive oil, and the oils of wheat, corn and other vegetable foods.

The protein compounds are the building material. They are sometimes called "flesh-formers" because the flesh, *i.e.*, muscle and sinew, is formed from them, although they make blood and bone as well and can also be transformed into fats.

The fats and carbohydrates are the fuel ingredients. Both are burned in the body, their potential energy being transformed into heat and muscular power. Both can be transformed into the fat of the body, which is its reserve of fuel. The protein can serve as fuel also, but the fats and carbohydrates cannot take the place of protein in building nitrogenous tissue, for the protein contains nitrogen and they do not.

It is customary to estimate the quantities of nutrients of foods in grams, and the fuel values in calories. There are 454 grams in a pound or 28 in an ounce avoirdupois. The calorie is the amount of heat that would raise the temperature of four pounds of water one degree Fahrenheit. One calorie is equivalent to 1.53 foot tons, *i.e.*, the mechanical force that would lift one and a half tons one foot. A pound of moderately fat sirloin of beef would contain about sixty-eight grams or $2\frac{3}{4}$ ounces of protein. The potential energy of the nutrients, protein and fat together would be about nine hundred calories. A pound of wheat flour would contain not far from fifty grams or 1.8 ounces of protein, and its fuel value would be about sixteen hundred calories.

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tions made in this country as well as in Europe I have suggested a more liberal diet for the man at moderate work, 125 grams of protein and 3500 calories of energy. Well-to-do professional men and students in Europe, with less muscular exercise than mechanics, have been found to be well nourished with an average of 115 grams of protein and 2700 calories of energy.

One of the ways in which many people are uneconomical is in the buying of needlessly high-priced foods. For this error, prejudice, the palate and poor cooking are mainly responsible. There is a prevalent but unfounded idea that costly foods such as the tenderest meats, the finest fish, the highest-priced butter, the choicest flour and the most delicate vegetables, possess some peculiar virtue which is lacking in the less expensive materials. Many who have small incomes and really wish to economize think it beneath them to use the cheaper meats and inexpensive but substantial groceries. People pay for flavor rather than for nutriment, and in many households high prices are depended on to make the table attractive when good cooking and tasteful serving would be far better if they were practiced.

The maximum that "the best is the cheapest" does not apply to food. The best food in the sense of that which is sold at the highest price is rarely the most economical for people in health. The food that is best fitted to the real wants of the user may be the very kind which supplies the most nutriment at the lowest cost.

Round steak at fifteen cents a pound contains as much protein and energy, is just as digestible and is fully as nutritive, as tenderloin at fifty. Mackerel has as high nutritive value as salmon and costs from an eighth to half as much. Oysters are a delicacy. If one can afford them there is no reason for not having them, but twenty-five cents invested in a pint would bring only twenty-nine grams, about an ounce, of protein and 260 calories of energy. The same twenty-five cents spent for flour at six dollars a barrel, or three cents a pound, would pay for 420 grams of protein and 13,700 calories of energy. When a day-laborer buys bread at 7½ cents a pound, the actually nutritive material costs him three times as much as it does his employer who buys it in flour at six dollars a barrel. The following figures, which are based on analyses and prices of specimens of materials purchased in New England and in New York City, will illustrate the variations in the amount of nutritive material obtained at the same cost in different food materials at different prices.

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PROTEIN AND ENERGY OBTAINED FOR 25 CENTS IN FOOD MATERIALS AT DIFFERENT PRICES PER POUND.

	Protein, Grams.	Energy, Calories.
Beef, sirloin, 25 cts.	68	870
Beef, sirloin, 20 cts.	86	1114
Beef, neck, 8 cts.	218	2795
Mutton, leg, 22 cts.	77	1075
Salt pork (bacon), 12 cts.	9	7295
Chicken, 22 cts.	127	695
Salmon, 30 cts.	54	520
Salt cod, 7 cts.	259	1105
Oysters (40 cts. per quart), 20 cts.	36	325
Hen's eggs (25 cts. per dozen), 18⅓ cts.	77	910
Milk, 7 cts. per quart, 3½ cts.	109	2180
Cheese, whole milk, 15 cts.	213	3420
Butter, 30 cts.	none	3080
Sugar, 5 cts.	none	9095
Wheat flour, 3 cts.	418	13680
Wheat bread, 7½ cts.	136	4255
Corn (maize) meal, 2 cts.	518	20230
Oatmeal, 5 cts.	345	9190
Potatoes, 75 cts. per bushel, 1¼ cts.	163	7690
Standards for day's food for laboring man at moderate work. Voit's (German).	118	3050
Standards for day's food for laboring man at moderate work. Writer's (American).	125	3540

Illustrations of the prejudice of people, especially those in moderate circumstances, against the less expensive kinds of food are very common.

Mr. Lee Meriwether, who has given much attention to this especial subject, cites a case in point, that of a coal laborer who boasted: "No one can say that I do not give my family the best of flour, the finest of sugar, the very best quality of meat." He paid $156 a year for the nicest cuts of meat, which his wife had to cook before six in the morning or after half past six at night, because she worked all day in a factory. When excellent butter was selling at twenty-five cents a pound he paid twenty-nine cents for an extra quality. He spent only $108 a year for clothing for his family of nine, and only $72 a year for rent in a close tenement house, where they slept in rooms without windows or closets. He indulged in this extravagance in diet when much less expensive food materials, such as regularly come upon the tables of men of wealth, would have been just as nutritious, just as wholesome, and in every way just as good, save in the gratification to pride and palate. He was committing an immense economic blunder. Like thousands of others, he did so in the belief that it was wise and economical.

The sad side of the story is that the poor are the ones who prac-

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tice the worst economy in the purchase as well as the use of food. The Massachusetts Bureau of Labor, in collecting the dietaries above referred to, made numerous inquiries of tradesmen regarding the food of the poor in Boston; meaning by poor "those who earn just enough to keep themselves and families from want." The almost universal testimony was, "They usually want the best and pay for it and the most fastidious are those who can least afford it." The costliest kind of meat, the finest flour and very highest-priced butter were demanded, and many scorned the less expensive meats and groceries such as well-to-do and sensible people were in the habit of buying.

I have taken occasion to verify these observations by personal inquiry in Boston markets. One intelligent meat-man gave his experience with a poor seamstress, who insisted on buying tenderloin steak at sixty cents per pound. He tried to persuade her that other parts of the meat were just as nutritive, as they really are, but she would not believe him; and when he urged the wiser economy of using them, she became angry at him for what she regarded as a reflection upon her dignity. "My wealthy customers," said he, "take our cheaper cuts, but I have got through trying to sell these economical meats to that woman and others of her class."

I am told that people in the poorer parts of New York City buy the highest priced groceries, and that the meat-men say they can sell the coarser cuts of meat to the rich, but that people of moderate means refuse them. I hear the same thing in Washington and other cities.

Indeed, to one who looks into the matter, it is as surprising as it is pathetic to see how much people of limited incomes lose in these ways. It is the poor man's money that is worst spent in the market and the poor man's food that is worst cooked and served at home. Here it is sadly true that "to him that hath shall be given, and from him that hath not shall be taken away even that which he hath."

To discuss the loss that comes from the use of the wrong kinds of food would take us too far from our present purpose. Suffice it to say that our diet is apt to be one-sided. We eat relatively too much of the fatter kinds of meats, of starchy foods and of sugar and other sweetmeats. The greatest harm here, as in overeating, is that done to health.

The direct waste of food occurs chiefly in two ways. Many of us eat much more than we need, and we throw a great deal away, in

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the form of kitchen and table refuse. That which is thrown away does us no harm and in so far as portions may be fed to animals or otherwise utilized it is not an absolute loss. That which we consume in excess of our need for nourishment is worse than wasted because of the injury it does to health. A few instances taken from the investigations mentioned above will help to illustrate the waste of food.

One of the dietaries examined by the Massachusetts Labor Bureau was that of a machinist in Boston who earned three dollars and a quarter per day. In food purchased, the dietary furnished 182 grams of protein and 5640 calories of energy per man per day, at a cost per man of 47 cents. If one half the meats, fish, lard, milk, butter, cheese, eggs, sugar, and molasses had been subtracted, represented by 57 grams of protein, 1650 calories and 19 cents, the record would have stood at 125 grams, 3990 calories and 28 cents. Voit's German standard for an ordinary mechanic at moderately hard muscular work calls for 118 grams of protein and 3050 calories of energy. The one proposed by myself provides 125 grams of protein and 3500 calories of energy. By the above calculation this family might have dispensed with one half of all their meats, fish, eggs, dairy products and sugar, saved forty per cent of the whole cost of their food, and still have had all the protein and much more energy than is called for by a standard which is supposed to be decidedly liberal.

In the instance just cited no attempt was made to learn how much of the food purchased was actually consumed and how much was rejected. In some of the dietaries published by the Massachusetts Bureau such estimates were made. That of a student's club in a New England college will serve as an example.

The young men of the club, some twenty-five in number, were mostly from the Eastern States, and, coming from the class of families whose sons go to college, it seems fair to assume that their habits of eating formed at home would not differ materially from those of the more intelligent classes of people in that part of the country. While the diet of the club was substantial and wholesome it was plain, as was indeed necessary because several of the members were dependent upon their own exertions and the majority had rather limited means. They were, in short, the earnest, sensible young men who give tone to the student-life of our best educational institutions. Though fond of athletic sports they could hardly be credited with as much muscular exercise as the average "laboring man at moderate work" for whom the above-quoted standards were calculated, and

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they doubtless required less protein and certainly less potential energy in their food. The matron, a very intelligent, capable New England woman, had been selected because of her especial fitness for the care of such an establishment. The steward who purchased the food was a member of the club and had been chosen as a man of business capacity. He thought that very little of the food was left unconsumed. "All of the meat and other available food that was not actually served to the men at the table," said he, "was carefully saved and made over into croquettes. Men who work their way through college cannot afford to throw away their food." But actual examination showed the waste to be considerable. The estimates of the quantities of nutrients were based upon the quantities of food materials for a term of three months and upon the table and kitchen refuse for a week. The results were as follows: In food purchased, protein, 161 grams; energy, 5345 calories; in waste, protein, 23 grams; energy, 520 calories; in food consumed, protein, 138 grams; energy, 4825 calories.

During the succeeding term, a second examination of the dietary of the same club was made. Another steward was then in charge. He had learned of the excessive amounts of food in the former dietary, and planned to reduce the quantities. This was done largely by diminishing the meats. He stated that he did not apprise the club of the change, and that it was not noticed. As he put it, "The boys had all they wanted, and were just as well pleased as if they had had more." Estimates as before, but with more care in determining the waste, showed in food purchased, protein, 115 grams; energy, 3875 calories; in waste, protein, 11 grams; energy, 460 calories; in food consumed, protein, 104 grams; energy, 3415 calories.

How much food is required on the average by men whose labor is mainly intellectual is a question to which physiology has not yet given a definite answer, but it is safe to say that the general teaching of the specialists who have given the most attention to the subject would call for little more than the 104 grams of protein and very much less than the 3400 calories of energy in the food estimated to be actually consumed by those young men when the second examination was made. They could have dispensed with half of all the meats, fish, oysters, eggs, milk, butter, cheese, and sugar purchased for the first dietary and still have had more nutritive material than they consumed in the second. In each of the two cases one-tenth or more of the nutrients was thrown away, and what makes the case

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still worse pecuniarily, the rejected material was very largely from the animal foods in which it is the most expensive.

The estimates of the quantities of food in the two dietaries just quoted were made from tradesmen's bills and the composition was calculated from analyses of similar materials rather than of those actually used. The figures are therefore less reliable than if the food and wastes had been actually weighed and analyzed. In some dietaries lately examined in Middletown, Conn., all the food has been carefully weighed and portions have been analyzed, and the same has been done with the table and kitchen refuse. The results therefore show exactly how much was purchased, consumed and thrown away. One dietary so investigated was that of a boarding-house. The boarders were largely mechanics of superior intelligence and skill and earning good wages, the mistress was counted an excellent housekeeper and the boarding-house a very good one. About one-ninth of the total nutritive ingredients of the food was left in the kitchen and table refuse. The actual waste was worse than this proportion would imply, because it consisted mostly of the protein and fats which are more costly than the carbohydrates. The waste contained nearly one-fifth of the total protein and fat, and only one-twentieth of the total carbohydrates of the food. Or, to put it in another way, the food purchased contained about twenty-three per cent more protein, twenty-four per cent more fats, and six per cent more carbohydrates than were eaten. And, worst of all for the pecuniary economy or lack of economy, the wasted protein and fats were mostly from the meats which supply them in the costliest form.

These cases are probably exceptional; at least it is to be hoped that they are. Among eight dietaries lately studied in Middletown the one last named showed the largest proportion of material thrown away. In the rest it was much less. In two cases there was almost none.

We waste at the store, the market, and in the house, enough to make us wealthy if we would only save. The means that might be used for beautifying the home, education of the children, higher intellectual culture, travel, and the various forms of benevolence, religious and secular, are lost. A large body of people in this country say practically, though not in words, "To economize closely is beneath us. We do not want to live cheaply, we want to live well." On the other hand many, doubtless the large majority, have the best intentions but they neither understand where their practice is at fault

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nor how best to improve it. As regards the economy of food popular information is so scant that even those who are anxious to economize do not know how.

Such is the evil. What is the remedy? The trouble is born of false pride, carelessness and ignorance. It must be cured by inculcating better ideas of the dignity and duty of saving, and by the spread of knowledge of the arts and economies of common life, including information as to the nutritive value and proper uses of food.

How this consummation is to be brought about is perhaps hard to say. Possibly we may wait for stern necessity to teach us. But there are some things which will materially help and are entirely feasible. The school, the press and the pulpit can do a great deal to influence people to learn wisdom before want compels them. The school can teach the science, the press can diffuse it and the clergyman can urge upon his people their duty in the matter.

But to secure the spread of information about food and nutrition we must know more about the facts. These subjects are being studied actively in Europe, but in this country almost nothing has been done. Public attention is, however, being called to it and to one who follows the drift of discussion it is very encouraging to see how rapidly the ideas are propagated. The time is ripe for inquiry and for the use of its results.

One agency which can be very effective is found in our Bureaus of Labor. These are busying themselves, and rightly, with inquiry into the condition of the industrial classes, their ways of living, the amounts of money they earn and how they spend it. Considering that food makes the chief item of expenditure and is the most important factor of the laborer's power to earn wages, the finding out of how people are fed and how their dietary habits may be improved is certainly a fit subject for such boards to investigate. Some of the benevolent societies which are interesting themselves in the welfare of the less favored classes of our population might also devote attention to this subject. The college settlements which have already begun to do such useful work in the poorer quarters of several cities can find here a fertile field for their labor. Those who are brought officially and personally into direct contact with the people and have the opportunity and the means for studying their modes of life can best collate the facts regarding the food of the people, what they buy, how much they pay for it, how they cook and eat it and how, in any or all of these respects, they might improve.

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The industrial schools which are springing up all over the country and many of which have cooking departments, have here a rich opportunity for usefulness. Those engaged in training teachers can render especially important service; particularly as the cooking school movement, so-called, is in danger of failing to fulfil its best purpose, because in the most worthy effort to teach the art of cooking the science of nutrition is not sufficiently cultivated. The schools of which the Pratt Institute in Brooklyn is a remarkably successful type and which, though new, are already doing a most noteworthy service in the elevation of the industrial classes, can help and indeed are helping greatly in this regard. The higher scientific institutions, medical schools, agricultural colleges and experiment stations can also contribute; indeed, they have already begun to do so. And finally the colleges for women are especially appropriate places for the teaching of the science of food and nutrition.

A new and inspiring field of labor is opening up in this direction for young women who have been graduated at college and who have a talent and liking for housework, the opportunity to secure the needed scientific training, and the ambition to be useful. The young woman of this sort who will follow proper courses of study in chemistry, physiology, bacteriology, hygiene and social science and will then devote herself to investigation in families and in the laboratory and to teaching in the college or industrial school and with her pen, will render rare service to her fellow women and to the society of her day and generation.

But after all the greatest need is for abstract inquiry. Of the fundamental laws of nutrition we know as yet far too little. The foundation of all that is done in aid of more economical and more healthful nutrition of the people must be research, such as is feasible only in the laboratories of the great educational institutions, and requires the atmosphere of the university for its best development.

W. O. ATWATER.

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COMPULSORY STATE INSURANCE: ITS EFFECT IN GERMANY.

HARDLY ten years ago the first step was taken in Germany to bring the whole body of wage-earners under compulsory state insurance. To-day nearly 13,000,000 laborers are actually insured against sickness, accident, invalidity, and old age. If definite proposals from those in power are carried out, the compulsory insurance of widows and orphans will swell the number to nearly half the population.

The daring quality of this legislation may be seen when it is added that economists of repute, as well as important officials, now maintain that all the unemployed must eventually be brought under the provisions of the insurance. Its assumed success is implied by the recent decision of the Imperial Bureau to make an elaborate tabular display at the Chicago Exhibition by which its mechanism, cost, and results may be seen and understood. Says a semi-official organ: "We must persuade the Americans to adopt this part of our social politics." This hope seems perhaps less wild when we remember that almost every nation in Europe has been profoundly influenced by the experiment. The contagion was as swift to reach England, France, and Switzerland with her *referendum* as it was to pervade more conservative societies; and the definite and active effort in England of such men as the statistician Booth, Joseph Chamberlain, John Morley, and Sir John Gorst, for old age insurance by the state, can be traced to this source.

When Professor Winkelblech, the Socialist, suggested in 1850 that a remedy for industrial evils could most surely be found in a compulsory insurance by the state of the whole body of laborers, the suggestion did not excite interest enough to be made even an object of ridicule. Sixteen years later one of the most distinguished economists of Europe, Professor Schaeffle, paid Winkelblech an admiring tribute, and for ten years Schaeffle wrote on the theme with such persuasion that it became almost popular. Within five or six years after the Franco-Prussian war it had its defenders among scholars and statesmen of the highest rank. Its origin and purpose is Socialistic in the sense that it

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seeks to modify the distribution of wealth in such a way as to lighten the burdens of the working classes. It seeks to make one part of society help pay for favors enjoyed by another and less favored part. Ostensibly, it is designed "to fight Socialism," "to quiet the unrest among the employed," "to bind the interests of these classes to the government, local and central," and "to add to the economic security of those dependent on wages." The last is its real achievement, for it indirectly disarms the enemies of social order by surrounding the danger-points of the laborer's life with such protection as to remove fear of positive want or suffering.

The three laws now in active operation in Germany are the law insuring against Sickness (1883), the law insuring against Accidents (1884), and the law insuring against Old Age and Invalidity (1889). Under these laws, with their several amendments, practically all the wage-earners who receive less than $500 yearly have been insured.

The organization of the first law (Sickness) rests upon previously existing benefit and burial societies that have formed a part of the industrial life of Germany for centuries. At the outset every opponent of these state measures said: "The free societies are growing under the independent activity of the laborers' own exertions, and will thus solve the problem far better than the state by its fussy interference." In reply the government furnished a statistical statement of the growth of free insurance groups, by which it appeared that the strong and fortunate were alone becoming insured, or precisely those who needed insurance least. The government was, nevertheless, extremely solicitous to interfere as little as possible with all forms of existing benefit associations, except those feared as centres of Socialistic propaganda. To give the largest scope for local initiative, seven different groups of institutions with varying dues and benefits are recognized: the Township Association, in which all are insured who do not come into another group; the Local Association, for workmen in various trades, with different danger-scales and varying fees; the Factory Association; the Building Association; the Mining Association; the Guild, and the Free Friendly Societies. In these seven groups are now about 7,000,000 insured members. The employer pays one-third of the contribution; the employed two-thirds. About one and one-half per cent of the normal wage is required for the laborer's contribution. In return he receives free medical care and all appliances, besides an amount equal to one-half his wage as sick-money for thirteen weeks. Employer and employed take part in the management of the

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society, and there is on the whole general satisfaction throughout Germany with the results obtained. The probable changes lie in the direction of a closer centralization of the three leading groups, to simplify administration and expense.

Under the second law (Accidents) the whole expense falls on the employers. Sixty-four associations of business men have been formed to which are intrusted the entire management, save as Imperial interests demand oversight and recognition. The laborers are equally represented on the Arbitration Boards, that are among the most perfect works of this legislation. If a laborer thinks his indemnity for a sprain or the loss of an eye too small, he may, without expense to himself, appeal to a higher court of arbitration. As compared with the old Employers' Liability Act, the amount of litigation between master and man has greatly decreased. Leading business men in France have adduced this fact alone as sufficient ground for a similar law in that country. The complaints are chiefly against the "interference from the green table in Berlin." The advantage to the laborer is the receipt of two-thirds his wage in case of disablement. If only partially disabled he receives such portion of his wage as is believed to measure his degree of helplessness. If the accident result in death, twenty days' wages are given as burial money and to the widow twenty per cent of the regular wage, with fifteen per cent to each child under fifteen years. The obligation is recognized to find work as far as possible for those injured in any business. As with the Sickness Law, there is every sign that the Accident Law will become a permanent part of Germany's social legislation. The complaints concern the practical difficulties of administration, which further experience is likely to remove.

With the Old Age and Invalidity Law, the difficulties and irritations culminate. A large proportion of the population would eagerly vote it out of existence if opportunity were given. In Bavaria a petition against it has been signed by more than 250,000 people of every party, even Socialists. The law applies not to any mere trade, but to the whole mass of "laborers," beginning with the sixteenth year. Laborers are divided according to wages in four classes. The lowest class pays about 4 cents weekly and the highest 6 cents, by means of stamps bought at the post-office and pasted each week on a card. The employer adds an equal amount, and the state to each paid annuity adds a yearly subsidy of 50 marks ($12.50). This annuity is due at the completion of the seventieth year of age and is

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paid even if the pensioner is earning full wages. "Invalidity" is defined as inability to earn one-sixth of the usual wage. All who have contributed for five years and are permanently disabled receive, whatever their age, the invalid pension. The average pension will not rise above $45 yearly. It is the express purpose of the law not to support the poor, but to prevent actual suffering. In 1891 and 1892 more than 130,000 Old Age pensions were allowed. It is hoped that the pension age may eventually be reduced to 65 years.

Certain striking sociological results are beginning to appear under the influence of this compulsory insurance.[1] Theoretically, there are three points of industrial responsibility—the individual, the trade, and society. Of the 150,000 industrial accidents each year among German laborers, the most could probably be traced to causes distinctly social. No means have, however, yet been found to make social responsibility practicably manageable under any possible legislation. The theory of trade responsibility, long and contemptuously opposed as the fad of cranks, is now admitted by the best and most competent minds to be mere elemental justice. It has been shown, for example, that in Germany some trades were nineteen times more dangerous to health or limb than others—trades in which thousands worked unconscious of the increased risk of disease or accident. The record proved that in many coal-mines death came to the miners sixteen times oftener than to workmen producing other articles far less necessary. It was asserted that in many of the more arduous trades long hours were inevitable; but when the eleventh or twelfth hour passed, the line of accidents rose with a uniformity and precision that proved that the increased fatalities were due to bodily fatigue. Certainly, then, the trade should take the responsibility. Switzerland and France would have their Compulsory Accident Laws already in working order but for the practical embarrassments in the application of this vaguer but distinctly more ethical conception of industrial responsibility. To Germany must be given the credit of making the bravest attempt to enforce the principle after its justice was recognized.

If this Accident Law—and even more, that of Old Age and Invalidity—were judged by any direct material gains thus far achieved,

[1] The Department of Labor at Washington will soon issue, under the direction of Col. Carroll D. Wright, a full report upon these laws, including a translation of the text and amendments, together with a detailed discussion of their relation to wages, charity, simulation, public opinion, the insurance legislation in other countries, and a comprehensive bibliography.

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it could excite little interest. Accidents have not lessened; strikes come oftener and with uglier mien; the hope that the insurance institutions would check the rush of laborers to the cities has had no fulfilment, nor has the confident expectation that the charity burdens in towns would decrease. Yet under this legislation results of inestimable worth are being gathered, chiefly indirect and educational, that may help other countries even more than Germany, and Germany more in the next generation than in this. First, the real facts of the struggle for existence are being made known to *the whole of society* with an accuracy that has never before been approached. These laws, in their very administration, assume a close knowledge of wages and the various standards of living among the workers. Already the most intelligent Socialists say that Lassalle's famous "iron law" of wages must be given up. They now use with telling effect Marx's theory of "surplus-value." They will again as certainly drop this, as the shrewdest of the English Socialists have done, when the sheer facts of the industrial order are so widely known that ignorance cannot be appealed to. This will by no means kill Socialism, but it will place the issue where it can be fairly fought. Second, a kind of popular science has sprung into existence for the study of industrial diseases and accidents, their cause and cure. An important exhibition of methods of prevention has been held in Berlin. An expert literature on the subject is being produced. Popular lectures are common, and regular courses have been introduced into three of the universities. Nearly a generation ago the statistician Von Kolb wondered what the comfortable classes would do if they could be made to see clearly, deeply, and without prejudice into the life of those upon whom the world's heavier drudgery falls. Under these insurance laws this exact service is being performed. Even if the laws in their present form fail, this better result will remain.

Arbitration, moreover, will not only develop new power and meaning, but it has already wrought one unlooked-for result of great significance—it is bringing the best expert medical science into the systematic service of the unfortunate among the working classes. In the large iron industry of southwestern Germany, the specialists of first rank in Heidelberg, Mannheim, Karlsruhe, and Freiburg are in constant demand by the Trade Associations. "We find," they say, "that we cannot afford any but the best." This means that an entirely different standard of health restoration and preservation is slowly but surely being established among the laboring classes, among multi-

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tudes of whom the dense ignorance as to health conditions has been such that in times of sickness or injury the doctor was either not called at all or was called too late. A report just issued upon an Insurance Group (Ortskrankenkasse) in Dresden,[1] which has 51,000 insured members, shows that there have been 305,000 cases of sickness cared for by physicians at a cost of $350,000. There was an average of five visits from the doctor for each case. In 95,000 cases of sickness the laborer was unable to do any work, but received support in money, food, etc., equal to $450,000. Forty-eight thousand baths of different kinds were given, 40,000 quarts of milk, and 4,500 trusses. One hundred and ten thousand dollars was paid for treatment in hospitals, while a large part of the more serious cases were sent, at extra expense, to the best private institutions of Saxony. In this single association working women in time of childbirth received $22,000. These items enable us to compare the kind of treatment which the ills of the laborer now receive with the treatment previous to the existence of the Insurance Law. It is at every point not merely a costlier care, but a far better and completer care.

The full import of all these facts can be perceived only when they are taken in their relation to the general question of poverty and pauperism. The Germans have admitted and are putting to the test a distinctly different principle from that of the English Poor Law which we have inherited in America. At the heart of the English principle lies the conviction that the mere fact of poverty must be made not only disagreeable but a disgrace. Pitt put this whole philosophy into a sentence: "No public relief should be regarded as honorable." Has this policy been found in England to fail? Or is the "social compunction" responsible which the new sensitiveness to social ills is everywhere bringing with it? Whatever the cause, the reaction, sharp, decisive, and even indignant, has come to some of the clearest heads in England, Mr. Balfour, John Morley, Joseph Chamberlain, Sir John Gorst, Charles Booth, and the economist Marshall among them; a reaction against fighting poverty by adding to its inherent miseries a factitious infamy in the form of social stigma. The new principle which the German Insurance assumes means simply that whatever adds *hopefulness and a sense of security* to those on the verge of poverty will be far more certain to inspire in them the active energies of self-

[1] In Stuttgart, from 1888 to 1891, the amount of meat used for nearly the same number of sick has more than quadrupled. The amount spent for milk has risen in even greater proportion.

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help than any motives which spring from fear and disgrace. Nothing seems more evident than that charity in its old sense has been "found out." The authorities have learned this, and the poor with whom the insurance has to do have learned it more effectually still.

The young Emperor is blamed for meddling in such affairs, but he has attempted less than his grandfather and Bismarck openly proclaimed ought to be done. With two or three unimportant exceptions, the whole body of economists in the country demand far more than has been tried. The truth is, the most influential opinion drives the government to this type of social legislation. The press is filled almost to weariness with its constant discussion. Both Catholic and Protestant churches have powerful and ever-growing organizations to further the measures the government has begun. The Tenement-House question, with all that it implies, is perhaps the most fundamental of social reforms. One consequence of this insurance scheme is that the government is at last definitely committed to the loan of insurance funds for building workingmen's houses. Experiments have already begun under government sanction and are certain to be tried in a large number of cities. One already hopeful result shows itself in the more and more frequent gifts from private individuals. Very recent is the gift of Dr. Schwabe, of Leipzig, of an estate "for a healing-place for sick and injured workmen." Herr Ehrmann, of Strassburg, gives for a similar object a million marks, and Herr Schrage, of Bremen, gives 200,000 marks for a convalescent home.

The president of what would correspond in the United States to the National Conference of Charities says: "The English seem to ask first and last for the cost in guineas. We are trying to reach an end, to the need of which we all consent, and then afterward to deal with costs as best we can." In Germany we have an effort of stupendous proportions to raise the standard of living among the laboring classes by establishing security against real want and adequate care of health and its conditions. Two active methods of social reconstruction are in the field, the more individualistic method of "self-help" and the method of state and town Socialism. Germany to-day seems committed to the more Socialistic remedy. She has just now the most powerful and most incorruptible state and municipal organization which the world has seen. That she should be willing to put such forces to the generous service of a Social Experiment which is human and not merely national in its bearings should at least inspire all on-lookers with gratitude.

JOHN GRAHAM BROOKS.

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WRITERS IN THE SEPTEMBER FORUM.

MR. JOHN BACH MCMASTER (*A Century's Struggle for Silver*), born in Brooklyn in 1852, was graduated from the College of the City of New York in 1872. He was appointed instructor in civil engineering at Princeton in 1877 and in 1883 became professor of American history in the University of Pennsylvania. The first volume of his "History of the People of the United States" was published in 1873 and achieved an immediate success. His other writings include numerous magazine articles and the "Life of Benjamin Franklin."

THE REV. DR. EDWARD MCGLYNN (*The Vatican and the United States*), born in New York in 1837, was educated at New York public schools, and from 1851 to 1860 studied theology at the College of the Propaganda in Rome. In 1860 he was ordained to the priesthood. He succeeded Father Cummings in 1866 as pastor of St. Stephen's church in New York City. He supported Henry George during the mayoralty canvass of 1886, and for his utterances on the land question was censured by Archbishop Corrigan and removed from his pastorate. He was subsequently excommunicated for refusing to appear at the Vatican, but the ban was removed by Mgr. Satolli, on the Pope's authority.

MR. ALBERT CLARK STEVENS (*Phenomenal Aspects of the Financial Crisis*), born in Buffalo in 1854, studied civil engineering at the University of Michigan. In 1880 he joined the staff of "Bradstreet's," and in 1887 became its editor. Mr. Stevens is a member of the American Economic Association and American Statistical Association and has contributed to the publications of the latter society. Special articles by him on economic subjects have appeared in the "Quarterly Journal of Economics" and the "Political Science Quarterly."

MR. HENRY IRVING (*My Four Favorite Parts*), born in England in 1838, went on the stage in 1856, and acted with varying fortune in Sunderland, Edinburgh, and Manchester. His first notable success was scored in London in 1866. His first performance of Hamlet in October, 1874, at the Lyceum Theatre, in London, stamped him as a leading tragedian. In 1876 he appeared in "Othello" and "Richard III." at the same theatre, of which he assumed the management in 1878. His elaborate presentation of "King Lear" in the spring of 1893 was the principal event of the London theatrical season. Mr. Irving is the author of many thoughtful and scholarly papers on his art.

MR. EDWARD M. SHEPARD (*The Brooklyn Idea in City Government*), born in New York City, is a member of the New York law firm of Parsons, Shepard & Ogden. He is the author of the "Life of Martin Van Buren," in the American Statesmen series, was for several years president of the Young Men's Democratic Club of Brooklyn, and was chairman of the movement in Kings County for Mr. Cleveland's nomination in 1892. As a member of the first Forest Commission of New York, in 1884 and 1885, he drafted the laws for a forest preserve. Mr. Shepard was formerly chairman of the Brooklyn Civil Service Commission and is the author of the civil service code of that city.

MR. WILLIAM M. F. ROUND (*Criminals not the Victims of Heredity*) was born in Rhode Island in 1845. He studied medicine at Harvard Medical College, but became afterwards associate editor of the Boston "Daily Globe" and office editor of the New York "Independent." He was appointed United States Com-

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missioner to the Vienna Exposition of 1873, was also delegate to the International Prison Congress at Rome, and represented the United States Government at the Congrès d'Anthropologie Criminelle at Brussels in 1892. In 1883 he was made corresponding secretary of the Prison Association of New York and of the National Prison Association. Mr. Round has made a special study of anthropology and penology, and is a member of several foreign societies.

MR. C. B. TILLINGHAST (*Books and Readers in Public Libraries*), born in Rhode Island in 1843, was for several years acting school-visitor in Killingly, Conn. He was connected with the editorial department of the Boston "Daily Journal" from 1870 to 1879. He has been custodian of the State Library of Massachusetts since 1879, and was appointed the first State librarian, when that office was made independent, in 1893. Under his management the library has doubled in size and is now one of the most complete State libraries in the Union. When the Massachusetts Free Public Library Commission was created in 1890, Mr. Tillinghast was selected by the Governor as its chairman.

MR. M. B. MORTON (*Federal and Confederate Pensions Contrasted*), born in Kentucky in 1859, is a graduate of Bethel College. He spent three years in the mines and as a surveyor on the Pacific coast, has been engaged in newspaper-work in Birmingham, Ala., Nashville, and Louisville, and is now in charge of the corporation bureau at Frankfort under the Secretary of State of Kentucky.

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MR. JOHN GRAHAM BROOKS (*Compulsory State Insurance: Its Effect in Germany*) was formerly a lecturer on economics at Harvard. For the last five years he has been studying social and economic questions in Europe. He writes on these subjects for leading publications in this country and in Europe and has done special work in Germany in connection with the Washington Bureau of Labor.

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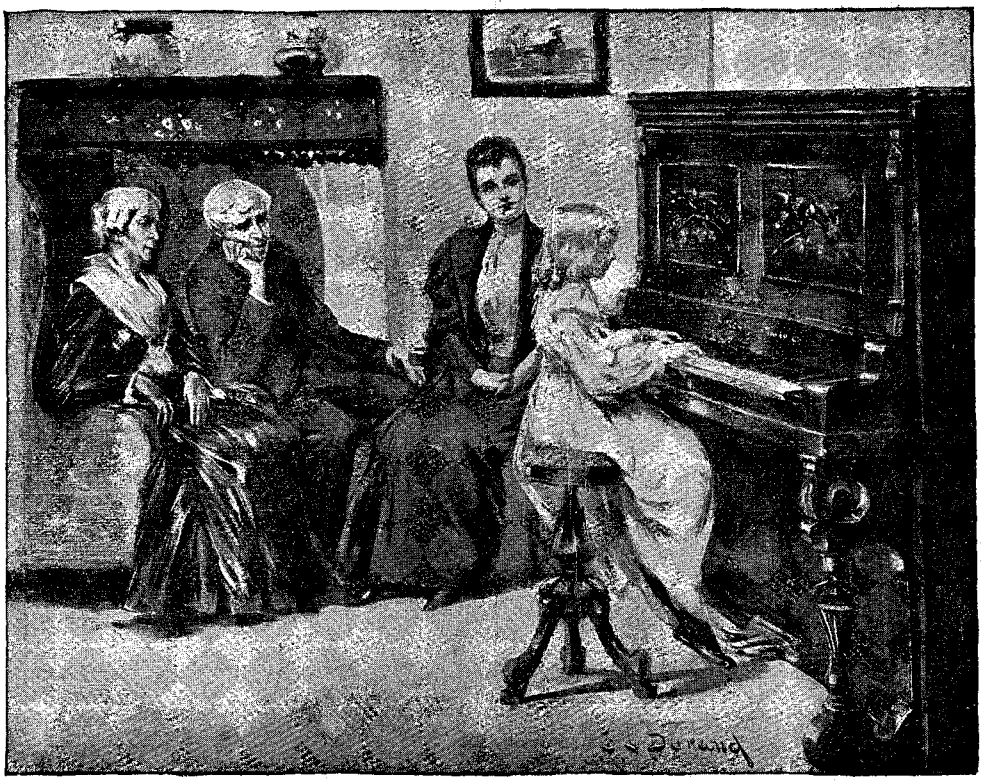

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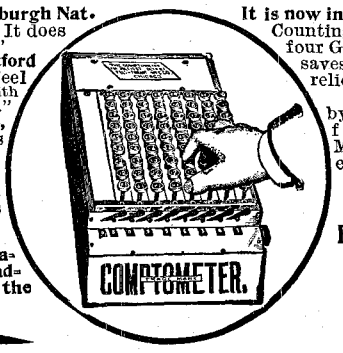

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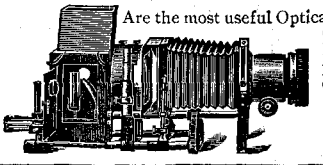

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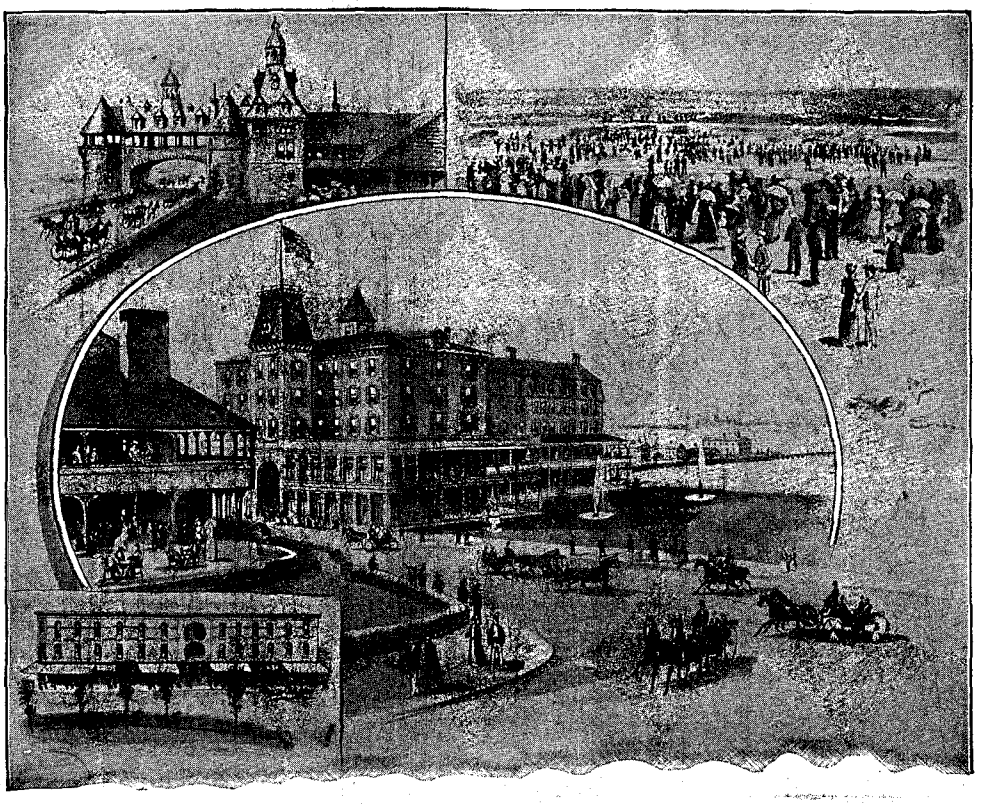

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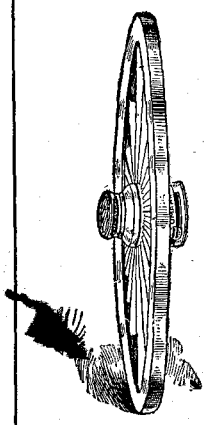

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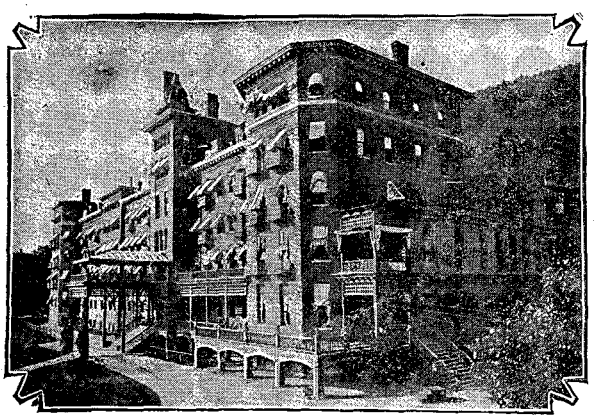

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